

## Comparison Rate Schedule

Date of issue: 25.06.2010

Annual % Rate	Loan Terms and Amounts											
	\$30,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	
	5 years	7 years	25 years	25 years	25 years	25 years	25 years	25 years	25 years	30 years	30 years	
<b>Application Fee Option</b>												
<i>Full Doc LVR ≤ 65% (Discount Rate)</i>												
<b>Performance Plus</b>	6.45%	7.88%	7.06%	6.58%	6.54%	6.52%	6.51%	6.50%	6.49%	6.49%	6.48%	6.48%
<b>Equity Plus</b>	6.60%	8.03%	7.21%	6.74%	6.69%	6.67%	6.66%	6.65%	6.64%	6.64%	6.63%	6.63%
<i>Full Doc LVR &gt; 65% (Standard Rate)</i>												
<b>Performance Plus</b>	6.55%	7.98%	7.16%	6.68%	6.64%	6.62%	6.61%	6.60%	6.59%	6.59%	6.58%	6.58%
<b>Equity Plus</b>	6.70%	8.13%	7.31%	6.84%	6.79%	6.77%	6.76%	6.75%	6.74%	6.74%	6.73%	6.73%
<i>Low Doc LVR ≤ 60% (Lower Rate)</i>												
<b>Performance Plus</b>	6.75%	8.18%	7.36%	6.89%	6.84%	6.82%	6.81%	6.80%	6.79%	6.79%	6.78%	6.78%
<b>Equity Plus</b>	6.90%	8.33%	7.51%	7.04%	7.00%	6.97%	6.96%	6.95%	6.94%	6.94%	6.93%	6.93%
<i>Low Doc LVR &gt; 60% (Higher Rate)</i>												
<b>Performance Plus</b>	6.95%	8.38%	7.56%	7.09%	7.05%	7.02%	7.01%	7.00%	6.99%	6.99%	6.98%	6.98%
<b>Equity Plus</b>	7.10%	8.53%	7.71%	7.24%	7.20%	7.17%	7.16%	7.15%	7.14%	7.14%	7.13%	7.13%
<b>No Application Fee Option</b>												
<i>Full Doc LVR ≤ 65% (Discount Rate)</i>												
<b>Performance Plus</b>	6.55%	6.99%	6.73%	6.58%	6.57%	6.57%	6.56%	6.56%	6.56%	6.56%	6.56%	6.56%
<b>Equity Plus</b>	6.70%	7.14%	6.88%	6.73%	6.72%	6.71%	6.71%	6.71%	6.71%	6.71%	6.71%	6.70%
<i>Full Doc LVR &gt; 65% (Standard Rate)</i>												
<b>Performance Plus</b>	6.65%	7.09%	6.83%	6.68%	6.67%	6.67%	6.66%	6.66%	6.66%	6.66%	6.66%	6.66%
<b>Equity Plus</b>	6.80%	7.24%	6.98%	6.83%	6.82%	6.81%	6.81%	6.81%	6.81%	6.81%	6.81%	6.80%
<i>Low Doc LVR ≤ 60% (Lower Rate)</i>												
<b>Performance Plus</b>	6.85%	7.29%	7.03%	6.88%	6.87%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.85%
<b>Equity Plus</b>	7.00%	7.44%	7.18%	7.03%	7.02%	7.01%	7.01%	7.01%	7.01%	7.01%	7.01%	7.00%
<i>Low Doc LVR &gt; 60% (Higher Rate)</i>												
<b>Performance Plus</b>	7.05%	7.48%	7.23%	7.08%	7.07%	7.06%	7.06%	7.06%	7.06%	7.06%	7.06%	7.05%
<b>Equity Plus</b>	7.20%	7.63%	7.38%	7.23%	7.22%	7.21%	7.21%	7.21%	7.21%	7.21%	7.21%	7.20%

These rates are for secured loans only.

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

## Comparison Rate Schedule

Date of issue: 25.06.2010

Annual % Rate	Loan Terms and Amounts											
	\$30,000 5 years	\$50,000 7 years	\$70,000 25 years	\$100,000 25 years	\$130,000 25 years	\$150,000 25 years	\$200,000 25 years	\$225,000 25 years	\$250,000 25 years	\$275,000 30 years	\$300,000 30 years	
<b>Fixed Rates – applies to new business only, contact PLAN Lending for rates on settled business</b>												
<b>Full Doc LVR ≤ 65% (Discount Rate)</b>												
<b>1 Year – Fixed<sup>^</sup></b>	6.59%	7.56%	6.98%	6.64%	6.61%	6.60%	6.60%	6.58%	6.58%	6.58%	6.57%	6.57%
<b>2 Years – Fixed<sup>^</sup></b>	6.89%	7.77%	7.15%	6.71%	6.68%	6.67%	6.66%	6.65%	6.65%	6.64%	6.63%	6.63%
<b>3 Years – Fixed<sup>^</sup></b>	7.15%	8.05%	7.39%	6.81%	6.79%	6.77%	6.76%	6.76%	6.75%	6.75%	6.73%	6.72%
<b>4 Years – Fixed<sup>^</sup></b>	7.70%	8.65%	7.93%	7.07%	7.04%	7.03%	7.02%	7.01%	7.01%	7.01%	6.96%	6.96%
<b>5 Years – Fixed<sup>^</sup></b>	7.80%	8.79%	8.13%	7.21%	7.18%	7.16%	7.16%	7.15%	7.14%	7.14%	7.08%	7.08%
<b>10 Years - Fixed<sup>^</sup></b>	8.60%			8.18%	8.15%	8.14%	8.13%	8.12%	8.11%	8.11%	7.99%	7.99%
<b>Full Doc LVR &gt; 65% (Standard Rate)</b>												
<b>1 Year – Fixed<sup>^</sup></b>	6.69%	7.66%	7.08%	6.74%	6.72%	6.70%	6.70%	6.68%	6.68%	6.68%	6.67%	6.67%
<b>2 Years – Fixed<sup>^</sup></b>	6.99%	7.87%	7.25%	6.81%	6.78%	6.77%	6.76%	6.75%	6.75%	6.74%	6.73%	6.73%
<b>3 Years – Fixed<sup>^</sup></b>	7.25%	8.15%	7.49%	6.91%	6.89%	6.87%	6.87%	6.86%	6.85%	6.85%	6.83%	6.83%
<b>4 Years – Fixed<sup>^</sup></b>	7.80%	8.75%	8.03%	7.17%	7.15%	7.13%	7.13%	7.11%	7.11%	7.11%	7.06%	7.06%
<b>5 Years – Fixed<sup>^</sup></b>	7.90%	8.89%	8.23%	7.31%	7.28%	7.27%	7.26%	7.25%	7.25%	7.24%	7.18%	7.18%
<b>10 Years - Fixed<sup>^</sup></b>	8.70%			8.28%	8.25%	8.24%	8.23%	8.22%	8.22%	8.21%	8.10%	8.10%
<b>Low Doc LVR ≤ 60% (Lower Rate)</b>												
<b>1 Year – Fixed<sup>^</sup></b>	6.89%	7.86%	7.28%	6.94%	6.92%	6.90%	6.90%	6.88%	6.88%	6.88%	6.87%	6.87%
<b>2 Years – Fixed<sup>^</sup></b>	7.19%	8.07%	7.45%	7.01%	6.98%	6.97%	6.96%	6.95%	6.95%	6.94%	6.93%	6.93%
<b>3 Years – Fixed<sup>^</sup></b>	7.45%	8.35%	7.69%	7.12%	7.09%	7.07%	7.07%	7.06%	7.05%	7.05%	7.03%	7.03%
<b>4 Years – Fixed<sup>^</sup></b>	8.00%	8.95%	8.23%	7.38%	7.35%	7.33%	7.33%	7.32%	7.31%	7.31%	7.26%	7.26%
<b>5 Years – Fixed<sup>^</sup></b>	8.10%	9.09%	8.43%	7.51%	7.48%	7.47%	7.46%	7.45%	7.45%	7.45%	7.39%	7.39%
<b>10 Years - Fixed<sup>^</sup></b>	8.90%			8.49%	8.46%	8.44%	8.44%	8.43%	8.42%	8.42%	8.31%	8.30%
<b>Low Doc LVR &gt; 60% (Higher Rate)</b>												
<b>1 Year – Fixed<sup>^</sup></b>	7.09%	8.06%	7.48%	7.14%	7.12%	7.10%	7.10%	7.09%	7.08%	7.08%	7.07%	7.07%
<b>2 Years – Fixed<sup>^</sup></b>	7.39%	8.26%	7.65%	7.21%	7.18%	7.17%	7.16%	7.15%	7.15%	7.14%	7.13%	7.13%
<b>3 Years – Fixed<sup>^</sup></b>	7.65%	8.55%	7.89%	7.32%	7.29%	7.28%	7.27%	7.26%	7.26%	7.25%	7.23%	7.23%
<b>4 Years – Fixed<sup>^</sup></b>	8.20%	9.14%	8.43%	7.58%	7.55%	7.54%	7.53%	7.52%	7.52%	7.51%	7.47%	7.47%
<b>5 Years – Fixed<sup>^</sup></b>	8.30%	9.29%	8.63%	7.72%	7.69%	7.67%	7.67%	7.66%	7.65%	7.65%	7.59%	7.59%
<b>10 Years - Fixed<sup>^</sup></b>	9.10%			8.69%	8.67%	8.65%	8.64%	8.63%	8.63%	8.63%	8.51%	8.51%

These rates are for secured loans only.

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<sup>^</sup> 2 options (1) Up to 50% of total loan facility can be fixed. Fixed Rate Lock Fee of \$395 per loan applies. (2) Greater than 50% and up to 100% of loan can be fixed. Fixed Rate Lock Fee of \$395 per loan applies.