

Mandatory Comparison Rates

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Comparison Rate Schedule - St. George Bank Home Loans Issue Date: 09/03/2011



Type	Loan Terms and Amounts															
	Annual % Rate	\$10,000 3Yrs	\$15,000 4Yrs	\$20,000 4Yrs	\$25,000 5Yrs	\$30,000 5Yrs	\$50,000 7Yrs	\$70,000 25Yrs	\$100,000 25Yrs	\$130,000 25Yrs	\$150,000 25Yrs	\$200,000 25Yrs	\$225,000 25Yrs	\$250,000 25Yrs	\$275,000 30Yrs	\$300,000 30Yrs
	Comparison Rates															
1 Year Introductory Fixed Rate	6.94%	16.76%	12.46%	11.21%	10.05%	9.63%	8.57%	8.05%	7.95%	7.89%	7.87%	7.83%	7.81%	7.80%	7.80%	7.79%
1 Year Discount Variable Rate	7.10%	16.85%	12.54%	11.28%	10.11%	9.69%	8.62%	8.07%	7.96%	7.91%	7.88%	7.84%	7.83%	7.82%	7.81%	7.80%
Standard Variable Rate	7.80%	17.24%	12.85%	11.60%	10.37%	9.95%	8.82%	8.14%	8.04%	7.99%	7.96%	7.92%	7.91%	7.90%	7.88%	7.87%
Basic Home Loan	7.22%	-	-	-	-	8.54%	7.78%	7.33%	7.30%	7.28%	7.27%	7.26%	7.25%	7.25%	7.24%	7.24%
Negotiated Basic Home Loan Rate	7.13%	-	-	-	-	8.45%	7.69%	7.24%	7.21%	7.19%	7.18%	7.17%	7.16%	7.16%	7.15%	7.15%
Seniors Access Home Loan	8.80%	14.75%	11.85%	11.08%	10.30%	10.05%	9.36%	8.93%	8.89%	8.87%	8.86%	8.85%	8.84%	8.84%	-	-
Seniors Access Plus Home Loan	8.80%	15.24%	12.17%	11.33%	10.49%	10.21%	9.45%	8.97%	8.92%	8.89%	8.88%	8.86%	8.85%	8.85%	-	-
Low Doc Home Loan	7.95%	-	-	-	-	-	9.14%	8.36%	8.24%	8.17%	8.14%	8.09%	8.08%	8.07%	8.05%	8.04%
Low Doc 1 Year Fixed Rate	7.19%	-	-	-	-	-	8.92%	8.28%	8.15%	8.09%	8.06%	8.01%	7.99%	7.98%	7.97%	7.96%
Low Doc 3 Year Fixed Rate	7.44%	-	-	-	-	-	8.79%	8.21%	8.08%	8.02%	7.99%	7.94%	7.92%	7.91%	7.91%	7.90%
Low Doc 5 Year Fixed Rate	7.94%	-	-	-	-	-	9.13%	8.36%	8.23%	8.17%	8.14%	8.09%	8.07%	8.06%	8.04%	8.03%
1 Year Fixed Rate	7.19%	16.90%	12.58%	11.32%	10.15%	9.72%	8.64%	8.08%	7.97%	7.92%	7.89%	7.85%	7.84%	7.83%	7.82%	7.81%
2 Year Fixed Rate	7.24%	16.76%	12.43%	11.18%	10.01%	9.58%	8.53%	8.03%	7.92%	7.87%	7.84%	7.80%	7.79%	7.78%	7.77%	7.77%
3 Year Fixed Rate	7.44%	16.90%	12.52%	11.27%	10.07%	9.65%	8.57%	8.04%	7.93%	7.88%	7.85%	7.81%	7.80%	7.79%	7.78%	7.78%
4 Year Fixed Rate	7.84%	17.28%	12.89%	11.64%	10.41%	9.99%	8.85%	8.16%	8.06%	8.00%	7.98%	7.94%	7.92%	7.91%	7.89%	7.89%
5 Year Fixed Rate	7.94%	17.38%	12.99%	11.73%	10.51%	10.09%	8.95%	8.21%	8.11%	8.05%	8.03%	7.99%	7.97%	7.96%	7.94%	7.93%
Residential Construction Home Loan	7.10%	19.19%	13.77%	12.22%	10.74%	10.22%	8.88%	8.15%	8.03%	7.96%	7.93%	7.88%	7.87%	7.85%	7.84%	7.83%
Residential Construction Home Loan	7.80%	19.60%	14.07%	12.51%	10.98%	10.45%	9.04%	8.21%	8.09%	8.02%	7.99%	7.95%	7.93%	7.92%	7.90%	7.89%
Relocation Loan - with End Debt	7.80%	-	-	9.65%	9.03%	8.82%	8.27%	7.92%	7.88%	7.86%	7.86%	7.84%	7.84%	7.83%	7.83%	7.82%
Relocation Loan - with No End Debt	7.80%	-	-	10.64%	9.66%	9.35%	8.49%	7.96%	7.91%	7.89%	7.88%	7.86%	7.85%	7.85%	7.84%	7.83%
Relocation with End Debt - Construction	7.80%	-	-	10.13%	9.32%	9.07%	8.37%	7.94%	7.90%	7.87%	7.86%	7.85%	7.84%	7.84%	7.83%	7.83%
Relocation with No End Debt - Construction	7.80%	-	-	11.22%	10.00%	9.63%	8.60%	7.98%	7.93%	7.90%	7.89%	7.86%	7.86%	7.85%	7.84%	7.84%
Super Fund Home Loan Variable Rate	7.80%	-	-	-	-	-	-	-	-	-	8.05%	-	-	-	-	-
Super Fund Home Loan 1 Year Fixed Rate	7.59%	-	-	-	-	-	-	-	-	-	8.03%	-	-	-	-	-
Super Fund Home Loan 2 Year Fixed Rate	7.64%	-	-	-	-	-	-	-	-	-	8.02%	-	-	-	-	-
Super Fund Home Loan 3 Year Fixed Rate	7.84%	-	-	-	-	-	-	-	-	-	8.06%	-	-	-	-	-
Super Fund Home Loan 4 Year Fixed Rate	8.24%	-	-	-	-	-	-	-	-	-	8.22%	-	-	-	-	-
Super Fund Home Loan 5 Year Fixed Rate	8.34%	-	-	-	-	-	-	-	-	-	8.31%	-	-	-	-	-

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.

All Comparison rates in this schedule are based on secured loan amounts. St. George Bank does not provide credit at a particular rate for each of the terms specified in this comparison rate schedule.

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