



## Comparison Rate Schedule

### Secured Personal Loan

Amount of credit	Term	Annual Percentage Rates				
		15%	16%	17%	18%	19%
		<b>Comparison Rates</b>				
\$10,000	3 years	17.13	18.15	19.16	20.17	21.19
\$15,000	4 years	16.10	17.10	18.11	19.12	20.13
\$20,000	4 years	15.82	16.83	17.83	18.84	19.84
\$25,000	5 years	15.54	16.54	17.55	18.56	19.56
\$30,000	5 years	15.45	16.45	17.46	18.46	19.47
\$50,000	6 years	15.23	16.23	17.24	18.24	19.24

### Unsecured Personal Loan

Amount of credit	Term	Annual Percentage Rates				
		15%	16%	17%	18%	19%
		<b>Comparison Rates</b>				
\$5,000	2 years	21.29	22.32	23.34	24.37	25.39
\$10,000	3 years	17.13	18.15	19.16	20.17	21.19
\$15,000	4 years	16.10	17.10	18.11	19.12	20.13
\$20,000	4 years	15.82	16.83	17.83	18.84	19.84

#### 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 termination fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Effective as at 14/01/09