

Comparison Rate Schedule Personal Loans

Date of Issue: Monday 26 July 2004

		National Tailored Personal Loan Fixed Rate Unsecured #	National Tailored Personal Loan Variable Rate Unsecured #	National Tailored Personal Loan Fixed Rate Secured	National Tailored Personal Loan Variable Rate Secured	Tertiary Student Package Deferred Repayment Loan #
Up to \$9,999 Annual Percentage Rate		12.80%	12.00%	11.00%	9.80%	9.60%
\$10,000 - \$19,999 Annual Percentage Rate		11.50%	11.00%	11.00%	9.80%	9.60%
\$20,000+ Annual Percentage Rate		11.50%	10.40%	11.00%	9.80%	9.60%
Loan Amount	Term	Comparison Rate				
\$2,500	2 years					9.60%
\$5,000	2 years	19.10%	18.31%	13.04%	11.83%	9.60%
\$10,000	3 years	14.29%	13.80%	11.70%	10.49%	9.60%
\$15,000	4 years	13.22%	12.72%	11.36%	10.15%	9.60%
\$20,000	4 years	12.79%	11.70%	11.27%	10.06%	9.60%
\$25,000	5 years	12.47%	11.38%	11.17%	9.97%	
\$30,000	5 years	12.31%	11.22%	11.15%	9.94%	
\$50,000	7 years*	11.94%	10.85%	11.07%	9.86%	
\$70,000	5 years	11.85%	10.75%	11.06%	9.86%	
\$100,000	5 years		10.65%		9.84%	
\$130,000	5 years		10.59%		9.83%	
\$150,000	5 years		10.56%		9.83%	
\$200,000	5 years		10.52%		9.82%	
\$225,000	5 years		10.51%		9.82%	
\$250,000	5 years		10.50%		9.82%	
\$275,000	30 years*		10.45%		9.80%	
\$300,000	30 years*		10.45%		9.80%	

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.

* Personal Loans are not available for terms more than 5 years.

Unsecured.