

Comparison Rate Schedule
St.George Bank Personal Loans (Brokers)
Issue Date: 17/02/2004



Type	Annual % Rate	Loan Terms and Amounts					
		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
		2Yrs	3Yrs	4Yrs	4Yrs	5Yrs	5Yrs
		Comparison Rates					
Variable Rate	14.20%	20.29%	16.71%	15.68%	15.31%	15.01%	14.87%
Variable Rate	15.20%	21.29%	17.70%	16.67%	16.30%	16.01%	15.87%
Variable Rate	16.20%	22.29%	18.70%	17.67%	17.30%	17.00%	16.87%
1 Year Fixed Rate	11.95%	18.05%	14.47%	13.44%	13.07%	12.77%	12.63%
1 Year Fixed Rate	12.95%	19.05%	15.46%	14.43%	14.06%	13.76%	13.63%
1 Year Fixed Rate	13.95%	20.04%	16.46%	15.43%	15.06%	14.76%	14.63%
2 Year Fixed Rate	11.95%	18.05%	14.47%	13.44%	13.07%	12.77%	12.63%
2 Year Fixed Rate	12.95%	19.05%	15.46%	14.43%	14.06%	13.76%	13.63%
2 Year Fixed Rate	13.95%	20.04%	16.46%	15.43%	15.06%	14.76%	14.63%
3 Year Fixed Rate	12.20%	18.30%	14.72%	13.69%	13.32%	13.02%	12.88%
3 Year Fixed Rate	13.20%	19.30%	15.71%	14.68%	14.31%	14.01%	13.88%
3 Year Fixed Rate	14.20%	20.29%	16.71%	15.68%	15.31%	15.01%	14.87%
4 Year Fixed Rate	12.45%	18.55%	14.97%	13.94%	13.56%	13.27%	13.13%
4 Year Fixed Rate	13.45%	19.54%	15.96%	14.93%	14.56%	14.26%	14.13%
4 Year Fixed Rate	14.45%	20.54%	16.96%	15.93%	15.56%	15.26%	15.12%
5 Year Fixed Rate	12.45%	18.55%	14.97%	13.94%	13.56%	13.27%	13.13%
5 Year Fixed Rate	13.45%	19.54%	15.96%	14.93%	14.56%	14.26%	14.13%
5 Year Fixed Rate	14.45%	20.54%	16.96%	15.93%	15.56%	15.26%	15.12%

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 unsecured loan amounts.

St.George Bank does not provide credit at a particular rate for each of the terms specified in this comparison rate schedule.