



## Comparison Rate Schedule – MID-PRIME Consumer Car Loan

**AUTOMOTIVE FINANCIAL SERVICES ABN 73 003 622 375**

**Issue Date: 07 July 2005**

Amount of Credit	Term of Loan	Secured Or Unsecured	Average Annual Percentage Rate Less 2%		Average Annual Percentage Rate Less 1%		Average Annual Percentage Rate		Average Annual Percentage Rate Plus 1%		Average Annual Percentage Rate Plus 2%	
			Annual Percentage Rate %	Comparison Rate %	Annual Percentage Rate %	Comparison Rate %	Annual Percentage Rate %	Comparison Rate %	Annual Percentage Rate %	Comparison Rate %	Annual Percentage Rate %	Comparison Rate %
\$ 5000	2 years	Secured	18	22.99	19	24.02	20	25.04	21	26.06	22	27.08
\$ 10000	3 years	Secured	18	19.75	19	20.76	20	21.77	21	22.79	22	23.80
\$ 15000	4 years	Secured	18	18.91	19	19.92	20	20.93	21	21.94	22	22.94
\$ 20000	4 years	Secured	18	18.69	19	19.69	20	20.70	21	21.70	22	22.71
\$ 25000	5 years	Secured	18	18.46	19	19.46	20	20.47	21	21.47	22	22.47
\$ 30000	5 years	Secured	18	18.38	19	19.38	20	20.39	21	21.39	22	22.40

**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.

**Contact Details:**

Automotive Financial Services Pty. Limited ABN 73 003 622 375  
 3431 Pacific Highway (Cnr Park Road) Slacks Creek QLD 4127  
 Phone : 07 3387 1600 Fax: 07 3290 1587