



Issue Date 19 September 2005

### Comparison Rate Schedule - Unsecured Personal Loans

For Personal Financing Products provided by the Commonwealth Bank of Australia. For further information please call into your local branch, phone 13 14 31 (8am to 8pm 7 days) or visit [www.commbank.com.au](http://www.commbank.com.au) (AAPR = Average Annual Percentage Rate)

| Loan Amount                   | Loan Term | Variable Rate Personal Loan (AAPR less 2%) | Variable Rate Personal Loan (AAPR less 1%) | Variable Rate Personal Loan (AAPR) | Variable Rate Personal Loan (AAPR plus 1%) | Variable Rate Personal Loan (AAPR plus 2%) |
|-------------------------------|-----------|--|--|------------------------------------|--|--|
| <b>ANNUAL PERCENTAGE RATE</b> |           |  |  |                                    |  |  |
|                               |           | 11.00%                                     | 12.00%                                     | 13.00%                             | 14.00%                                     | 15.00%                                     |
| <b>COMPARISON RATE</b>        |           |  |  |                                    |  |  |
| \$5,000                       | 2 Years   | 16.79%                                     | 17.78%                                     | 18.78%                             | 19.77%                                     | 20.77%                                     |
| \$10,000                      | 3 Years   | 13.42%                                     | 14.41%                                     | 15.41%                             | 16.40%                                     | 17.39%                                     |
| \$15,000                      | 4 Years   | 12.44%                                     | 13.44%                                     | 14.43%                             | 15.42%                                     | 16.42%                                     |
| \$20,000                      | 4 Years   | 12.08%                                     | 13.08%                                     | 14.07%                             | 15.07%                                     | 16.06%                                     |
| \$25,000                      | 5 Years   | 11.80%                                     | 12.79%                                     | 13.79%                             | 14.78%                                     | 15.78%                                     |
| \$30,000                      | 5 Years   | 11.66%                                     | 12.66%                                     | 13.66%                             | 14.65%                                     | 15.65%                                     |
| \$50,000                      | 7 Years   | 11.35%                                     | 12.35%                                     | 13.35%                             | 14.35%                                     | 15.34%                                     |
| \$70,000                      | 7 Years   | 11.25%                                     | 12.25%                                     | 13.25%                             | 14.25%                                     | 15.24%                                     |
| \$100,000                     | 7 Years   | 11.18%                                     | 12.18%                                     | 13.17%                             | 14.17%                                     | 15.17%                                     |
| \$130,000                     | 7 Years   | 11.14%                                     | 12.14%                                     | 13.13%                             | 14.13%                                     | 15.13%                                     |
| \$150,000                     | 7 Years   | 11.12%                                     | 12.12%                                     | 13.12%                             | 14.12%                                     | 15.11%                                     |
| \$200,000                     | 7 Years   | 11.09%                                     | 12.09%                                     | 13.09%                             | 14.09%                                     | 15.09%                                     |
| \$225,000                     | 7 Years   | 11.08%                                     | 12.08%                                     | 13.08%                             | 14.08%                                     | 15.08%                                     |
| \$250,000                     | 7 Years   | 11.07%                                     | 12.07%                                     | 13.07%                             | 14.07%                                     | 15.07%                                     |
| \$275,000                     | 7 Years   | 11.06%                                     | 12.06%                                     | 13.06%                             | 14.06%                                     | 15.06%                                     |
| \$300,000                     | 7 Years   | 11.06%                                     | 12.06%                                     | 13.06%                             | 14.06%                                     | 15.06%                                     |

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.

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