

# CITIFINANCIAL PERSONAL LOAN

## Comparison Rate Schedule

Date of issue 08 December 2005

UNSECURED PERSONAL LOAN			
Unsecured Loan Amount	Term of loan	Annual Percentage Rate	Comparison Rate
\$1,000	6 months ^	20.00%	20.00%
\$1,000	6 months ^	21.00%	21.00%
\$1,000	6 months ^	22.00%	22.00%
\$1,000	6 months ^	23.00%	23.00%
\$1,000	6 months ^	24.00%	24.00%
\$1,500	1 year	20.00%	20.00%
\$1,500	1 year	21.00%	21.00%
\$1,500	1 year	22.00%	22.00%
\$1,500	1 year	23.00%	23.00%
\$1,500	1 year	24.00%	24.00%
\$2,500	2 years	20.00%	26.15%
\$2,500	2 years	21.00%	27.17%
\$2,500	2 years	22.00%	28.20%
\$2,500	2 years	23.00%	29.23%
\$2,500	2 years	24.00%	30.25%
\$5,000	2 years	20.00%	23.10%
\$5,000	2 years	21.00%	24.11%
\$5,000	2 years	22.00%	25.13%
\$5,000	2 years	23.00%	26.14%
\$5,000	2 years	24.00%	27.15%
\$10,000	3 years	20.00%	21.09%
\$10,000	3 years	21.00%	22.10%
\$10,000	3 years	22.00%	23.10%
\$10,000	3 years	23.00%	24.11%
\$10,000	3 years	24.00%	25.12%
\$15,000	4 years	20.00%	20.57%
\$15,000	4 years	21.00%	21.57%
\$15,000	4 years	22.00%	22.58%
\$15,000	4 years	23.00%	23.58%
\$15,000	4 years	24.00%	24.59%

SECURED PERSONAL LOAN			
Secured Loan Amount	Term of loan	Annual Percentage Rate	Comparison Rate
\$5,000	2 years	20.00%	23.57%
\$5,000	2 years	21.00%	24.59%
\$5,000	2 years	22.00%	25.60%
\$5,000	2 years	23.00%	26.62%
\$5,000	2 years	24.00%	27.63%
\$10,000	3 years	20.00%	21.26%
\$10,000	3 years	21.00%	22.26%
\$10,000	3 years	22.00%	23.27%
\$10,000	3 years	23.00%	24.28%
\$10,000	3 years	24.00%	25.29%
\$15,000	4 years	20.00%	20.66%
\$15,000	4 years	21.00%	21.66%
\$15,000	4 years	22.00%	22.67%
\$15,000	4 years	23.00%	23.67%
\$15,000	4 years	24.00%	24.68%
\$20,000	4 years	20.00%	20.49%
\$20,000	4 years	21.00%	21.50%
\$20,000	4 years	22.00%	22.50%
\$20,000	4 years	23.00%	23.50%
\$20,000	4 years	24.00%	24.51%
\$25,000	5 years	20.00%	20.33%
\$25,000	5 years	21.00%	21.33%
\$25,000	5 years	22.00%	22.34%
\$25,000	5 years	23.00%	23.34%
\$25,000	5 years	24.00%	24.34%

**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.

^ Credit is available for this amount but not for the term specified in this schedule. The law requires that, for comparison purposes, the term specified for this amount must be used to calculate the comparison rate.