

Comparison Rate Schedule

Date of issue: 31.03.04

Esanda Finance Corporation Limited – Secured Loan

Annual Percentage Rate (p.a.)	9.00%	10.00%	11.00%	12.00%	13.00%	
Amount	Term	Comparison Rate (per annum)				
\$10,000 for a term of	3 yrs	10.74%	11.75%	12.76%	13.77%	14.78%
\$15,000 for a term of	4 yrs	9.88%	10.89%	11.90%	12.90%	13.91%
\$20,000 for a term of	4 yrs	9.66%	10.67%	11.67%	12.68%	13.68%
\$25,000 for a term of	5 yrs	9.43%	10.43%	11.44%	12.44%	13.45%
\$30,000 for a term of	5 yrs	9.36%	10.36%	11.37%	12.37%	13.37%
\$50,000 for a term of	7 yrs*	9.16%	10.16%	11.16%	12.17%	13.17%

These rates are applicable for secured loans.

*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.

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.

