



Comparison Rate Schedule

ORIX Consumer Loan

Secured and Unsecured

Date of Issue: 01-Nov-03

Annual Percentage Rate	12.25%	13.25%	14.25%	15.25%	16.25%
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Amount	Term	Comparison Rate				
\$5,000	2 years	17.48%	18.50%	19.53%	20.55%	21.57%
\$10,000	3 years	14.02%	15.03%	16.04%	17.05%	18.07%
\$15,000	4 years	13.16%	14.16%	15.17%	16.18%	17.19%
\$20,000	4 years	12.93%	13.93%	14.94%	15.94%	16.95%
\$25,000	5 years	12.69%	13.70%	14.70%	15.71%	16.71%
\$30,000	5 years	12.62%	13.62%	14.63%	15.63%	16.63%
\$50,000*	7 years	12.42%	13.42%	14.42%	15.42%	16.43%
\$70,000	5 years	12.41%	13.41%	14.41%	15.41%	16.41%
\$100,000	5 years	12.36%	13.36%	14.36%	15.36%	16.36%

Warning 1: 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 costs savings such as fee waivers, are not included.

***Warning 2:** Credit is available for this amount but not for the term specified in the Schedule.

ORIX Australia Corporation Limited ABN 79 002 992 681

COMPARISON RATES

FREQUENTLY ASKED QUESTIONS

What is a Comparison Rate?

A Comparison Rate is a method of calculating the total cost of a fixed term loan as a single percentage rate. This helps customers compare the likely overall cost of a loan against other similar type loan products.

Why have a Comparison Rate?

The law requires all lenders in Australia to provide Comparison Rates when advertising interest rates for regulated loans that are to be repaid within an agreed time. The law also stipulates the method of calculation. This allows customers to compare different lender's credit products as well as different loan types.

What is included in the calculation?

The Comparison Rate takes into account any upfront and ongoing fees plus the interest rate. Fees and charges that are not ascertainable at the commencement of a loan, or are dependent on an event that may or may not occur, are excluded. Government fees such as stamp duty are also excluded.

What is included in the ORIX calculation?

An establishment fee plus the interest rate. ORIX do not charge any other fees that are ascertainable at the commencement of a loan.

What is the Comparison Rate Schedule?

The schedule displays Comparison Rates for a standard range of loan amounts and terms. These examples are determined by the law which ensures consistency of presentation by all lenders. If the amount and term of your particular loan is not included, simply look at the Comparison Rate for the amount and term closest to it.

Why is there a warning?

As the Comparison Rate Schedule displays a standard range of loan amounts and terms, it may differ to your particular loan amount and term. Therefore the warning is intended to urge you to take care when using the Comparison Rate, because if your requirements are different to those stated it could lead to a false impression.

Where can I find out more about Comparison Rates?

The law that requires the publication of Comparison Rates is the Consumer Credit Code. If you wish to find out more on this subject we suggest you contact your nearest government fair trading or consumer agency. If you have access to the Internet, you can find more information on the government website www.creditcode.gov.au.