

R.A.C.V. FINANCE LTD ABN 82 004 292 291

Comparison Rate Schedule – Consumer Car & Personal Loan

(Issued 1st July 2006)

| 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 % 1 | Annual Percentage Rate % | Comparison Rate % 1 | Annual Percentage Rate % | Comparison Rate % 1 | Annual Percentage Rate % | Comparison Rate % 1 | Annual Percentage Rate % | Comparison Rate % 1 |
| \$2,500 | 2 years | Secured | 10 | 18.03 | 11 | 19.06 | 12 | 20.10 | 13 | 21.13 | 14 | 22.17 |
| \$5,000 | 2 years | Secured | 10 | 13.90 | 11 | 14.92 | 12 | 15.93 | 13 | 16.95 | 14 | 17.97 |
| \$10,000 | 3 years | Secured | 9 | 10.31 | 10 | 11.32 | 11 | 12.33 | 12 | 13.34 | 13 | 14.35 |
| \$15,000 | 4 years | Secured | 9 | 9.67 | 10 | 10.67 | 11 | 11.68 | 12 | 12.68 | 13 | 13.69 |
| \$20,000 | 4 years | Secured | 9 | 9.50 | 10 | 10.50 | 11 | 11.51 | 12 | 12.51 | 13 | 13.52 |
| \$25,000 | 5 years | Secured | 8 | 8.32 | 9 | 9.33 | 10 | 10.33 | 11 | 11.33 | 12 | 12.34 |
| \$30,000 | 5 years | Secured | 8 | 8.27 | 9 | 9.27 | 10 | 10.27 | 11 | 11.28 | 12 | 12.28 |
| \$50,000 ² | 7 years | Secured | 8 | 8.12 | 9 | 9.12 | 10 | 10.12 | 11 | 11.12 | 12 | 12.13 |
| \$70,000 | 5 years | Secured | 8 | 8.11 | 9 | 9.12 | 10 | 10.12 | 11 | 11.12 | 12 | 12.12 |
| \$100,000 | 5 years | Secured | 8 | 8.08 | 9 | 9.08 | 10 | 10.08 | 11 | 11.08 | 12 | 12.08 |

IMPORTANT WARNINGS:

- 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.
- WARNING:** 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.

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