



Comparison Rate Schedule United Financial Services Capital - Consumer Car Loan

Issue Date: 1st November 2005

Amount of Credit	Term of Loan	Secured or Un-secured	AAPR Less 2%		AAPR Less 1%		Average Annual Percentage Rate (AAPR)		AAPR Plus 1%		AAPR Plus 2%	
			APR %	Comparison Rate %	APR %	Comparison Rate %	APR %	Comparison Rate %	APR.%	Comparison Rate %	APR.%	Comparison Rate %
\$ 5000	2 years	Secured	11	17.66	12	18.67	13	19.69	14	20.71	15	21.74
\$ 10000	3 years	Secured	10	12.43	11	13.44	12	14.44	13	15.45	15	16.46
\$ 15000	4 years	Secured	10	11.31	11	12.31	12	13.32	13	14.32	14	15.33
\$ 20000	4 years	Secured	9	9.98	10	10.98	11	11.99	12	12.99	13	13.99
\$ 25000	5 years	Secured	9	9.67	10	10.67	11	11.67	12	12.67	13	13.68
\$ 30000	7 years*	Secured	9	9.56	10	10.56	11	11.56	12	12.56	13	13.57
\$ 50000	5 years	Secured	9	9.33	10	10.34	11	11.34	12	12.34	13	13.34
\$ 70000	5 years	Secured	8	8.24	9	9.24	10	10.24	11	11.24	12	12.24
\$100000	5 years	Secured	8	8.17	9	9.17	10	10.17	11	11.17	12	12.17

CREDIT PROVIDER: JP Morgan Trust Australia Limited ABN 49 050 294 052

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.

* 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 be used to calculate the comparison rate.

Contact Details:

United Financial Services Capital Limited ABN 29 111 930 539 Suite 2 - Level 9, 1 Rider Boulevard, RHODES NSW 2138

Phone: 1300 768 255 Fax: 02 9395 4099