

COMPARISON RATE SCHEDULE

Variable Rate Mortgage Secured Interest Only Loan

Annual Percentage Rate (per annum)

6.50%

AMOUNT	TERM	COMPARISON RATE
\$70,000	25 years*	6.62%
\$100,000	25 years*	6.58%
\$130,000	25 years*	6.56%
\$150,000	25 years*	6.55%
\$200,000	25 years*	6.54%
\$225,000	25 years*	6.54%
\$250,000	25 years*	6.55%
\$275,000	30 years*	6.54%
\$300,000	30 years*	6.54%

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

Warning: The 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.

Date of issue: 4 July 2016