

## Comparison Rate Schedule

Issue date 20 December 2011

### Home Loans

Product Name	Standard Variable	Refinance	Hume Interest Saver	Transactional Loan	Fixed Rate Home Loan						
					1 year Introductory Rate	1 year fixed	2 year fixed	3 year fixed	4 year fixed	5 year fixed	
Annual Percentage Rate	6.85%	6.85%	6.55%	6.95%	6.25% fixed then variable 6.85%	6.25% fixed then variable 6.85%	6.20% fixed then variable 6.85%	6.30% fixed then variable 6.85%	6.70% fixed then variable 6.85%	6.75% fixed then variable 6.85%	
Amount	Term	Comparison Rate (% per annum)									
\$1,500	for 1 Year	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$2,500	for 2 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$5,000	for 2 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$10,000	for 3 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$15,000	for 4 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$20,000	for 4 Years	8.43%	n/a	n/a	8.53%	8.16%	8.16%	7.93%	7.91%	8.28%	8.33% *
\$25,000	for 5 Years	7.87%	n/a	n/a	7.97%	7.65%	7.65%	7.44%	7.40%	7.73%	7.77%
\$30,000	for 5 Years	7.70%	n/a	n/a	7.80%	7.47%	7.47%	7.27%	7.23%	7.55%	7.60%
\$50,000	for 7 Years	7.22%	6.85%	6.92%	7.32%	7.05%	7.05%	6.89%	6.84%	7.10%	7.13%
\$70,000	for 25 Years	6.94%	6.85%	6.64%	7.05%	6.88%	6.88%	6.81%	6.78%	6.89%	6.90%
\$100,000	for 25 Years	6.92%	6.85%	6.62%	7.02%	6.85%	6.85%	6.78%	6.76%	6.86%	6.87%
\$130,000	for 25 Years	6.90%	6.85%	6.60%	7.00%	6.84%	6.84%	6.77%	6.74%	6.84%	6.86%
\$150,000	for 25 Years	6.89%	6.85%	6.59%	6.99%	6.83%	6.83%	6.76%	6.73%	6.84%	6.85%
\$200,000	for 25 Years	6.88%	6.85%	6.58%	6.98%	6.82%	6.82%	6.75%	6.72%	6.83%	6.84%
\$225,000	for 25 Years	6.88%	6.85%	6.58%	6.98%	6.82%	6.82%	6.75%	6.72%	6.82%	6.83%
\$250,000	for 25 Years	6.88%	6.85%	6.58%	6.98%	6.81%	6.81%	6.75%	6.72%	6.82%	6.83%
\$275,000	for 30 Years	6.87%	6.85%	6.57%	6.97%	6.81%	6.81%	6.75%	6.73%	6.82%	6.83%
\$300,000	for 30 Years	6.87%	6.85%	6.57%	6.97%	6.81%	6.81%	6.75%	6.73%	6.82%	6.83%

#### 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 comparative purposes, the term specified for this amount must be used to calculate the comparison rate.