

Comparison Rate Schedule

Issue Date 16 November 2011



ABN 85 051 868 556

Hume PERSONAL Loans								
Product Name	Secured - New Vehicle Loan Term Up to 5 Years	Secured - New Vehicle Loan Term 6-7 Years	Secured - Term Deposit Loan Term Up to 5 Years	Secured - Term Deposit Loan Term 6-10 Years	Personal Loan to Existing Borrower #	Secured - Vehicle to 5 years old	Unsecured Loan #	
Annual Percentage Rate	10.75%	12.75%	10.75%	12.75%	10.75%	12.75%	13.95%	
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
\$2,500	for 2 Years	15.949%	17.993%	15.949%	17.993%	15.949%	17.993%	19.219%
\$5,000	for 2 Years	13.302%	15.324%	13.302%	15.324%	13.302%	15.324%	16.536%
\$10,000	for 3 Years	11.621%	13.631%	11.621%	13.631%	11.621%	13.631%	14.837%
\$15,000	for 4 Years	11.195%	13.202%	11.195%	13.202%	11.195%	13.202%	14.406%
\$20,000	for 4 Years	11.083%	13.089%	11.083%	13.089%	11.083%	13.089%	14.292%
\$25,000	for 5 Years	10.968%	12.972%	10.968%	12.972%	n/a	n/a	n/a
\$30,000	for 5 Years	10.932%	12.935%	10.932%	12.935%	n/a	n/a	n/a
\$50,000	for 7 Years	n/a	12.834%	n/a	12.834%	n/a	n/a	n/a
\$70,000	for 25 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$100,000	for 25 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$130,000	for 25 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$150,000	for 25 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$200,000	for 25 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$225,000	for 25 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$250,000	for 25 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$275,000	for 30 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$300,000	for 30 Years	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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.

Terms, conditions, fees, charges and lending criteria apply to all products. Information is subject to change without notice

All rates quoted are for secured loans apart from those marked with "#" and are based on monthly repayments.