

# Comparison Rate Schedule for HomeSide Lending

Date of issue: Friday 12 Mar 2010

## HomeSide HomePlus Home Loan

Principal and Interest repayments from drawdown

		HomePlus Home Loan Variable (LVR<=75%)	HomePlus Home Loan Variable (LVR >75% & <=90%)	HomePlus Home Loan Variable (LVR>90%)	HomePlus Home Loan 1 Year Introductory Fixed Rate	HomePlus Home Loan 1 Year Standard Fixed Rate	HomePlus Home Loan 2 Year Standard Fixed Rate	HomePlus Home Loan 3 Year Standard Fixed Rate	HomePlus Home Loan 4 Year Standard Fixed Rate	HomePlus Home Loan 5 Year Standard Fixed Rate
Annual Percentage Rate - Fixed, then					6.19%	6.49%	7.19%	7.49%	7.59%	7.79%
Annual Percentage Rate - Loans under \$250,000		6.17%	6.27%	6.37%	6.47%	6.47%	6.47%	6.47%	6.47%	6.47%
Annual Percentage Rate - Loans from \$250,000		5.97%	6.07%	6.17%	6.27%	6.27%	6.27%	6.27%	6.27%	6.27%
Loan Amount	Term	Comparison Rate (p.a.)								
\$100,000	25 years	6.41%	6.51%	6.61%	6.68%	6.72%	6.86%	7.01%	7.14%	7.31%
\$130,000	25 years	6.36%	6.46%	6.56%	6.63%	6.66%	6.80%	6.96%	7.08%	7.26%
\$150,000	25 years	6.33%	6.43%	6.53%	6.60%	6.63%	6.78%	6.93%	7.05%	7.23%
\$200,000	25 years	6.29%	6.39%	6.49%	6.56%	6.59%	6.74%	6.89%	7.01%	7.19%
\$225,000	25 years	6.28%	6.38%	6.48%	6.55%	6.58%	6.72%	6.88%	7.00%	7.18%
\$250,000	25 years	6.07%	6.17%	6.27%	6.36%	6.39%	6.55%	6.72%	6.86%	7.05%
\$275,000	30 years	6.05%	6.15%	6.25%	6.34%	6.37%	6.52%	6.67%	6.80%	6.97%
\$300,000	30 years	6.03%	6.13%	6.25%	6.34%	6.35%	6.49%	6.64%	6.77%	6.94%

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# Comparison Rate Schedule for HomeSide Lending

Date of issue: Friday 12 Mar 2010

## HomeSide HomePlus Home Loan

5 Years Interest Only from drawdown then Principal and Interest repayments

		HomePlus Home Loan Variable (LVR<=75%)	HomePlus Home Loan Variable (LVR >75% & <=90%)	HomePlus Home Loan Variable (LVR>90%)	HomePlus Home Loan 1 Year Introductory Fixed Rate	HomePlus Home Loan 1 Year Standard Fixed Rate	HomePlus Home Loan 2 Year Standard Fixed Rate	HomePlus Home Loan 3 Year Standard Fixed Rate	HomePlus Home Loan 4 Year Standard Fixed Rate	HomePlus Home Loan 5 Year Standard Fixed Rate
Annual Percentage Rate - Fixed, then					6.19%	6.49%	7.19%	7.49%	7.59%	7.79%
Annual Percentage Rate - Loans under \$250,000		6.17% then 6.47%	6.27% then 6.47%	6.37% then 6.47%	6.47%	6.47%	6.47%	6.47%	6.47%	6.47%
Annual Percentage Rate - Loans from \$250,000		5.97% then 6.27%	6.07% then 6.27%	6.17% then 6.27%	6.27%	6.27%	6.27%	6.27%	6.27%	6.27%
Loan Amount	Term	Comparison Rate (p.a)								
\$100,000	25 years	6.57%	6.61%	6.65%	6.67%	6.70%	6.83%	6.98%	7.10%	7.28%
\$130,000	25 years	6.51%	6.56%	6.60%	6.62%	6.65%	6.78%	6.93%	7.05%	7.23%
\$150,000	25 years	6.49%	6.53%	6.58%	6.59%	6.62%	6.76%	6.91%	7.03%	7.20%
\$200,000	25 years	6.45%	6.50%	6.54%	6.56%	6.58%	6.72%	6.87%	6.99%	7.17%
\$225,000	25 years	6.44%	6.48%	6.53%	6.54%	6.57%	6.71%	6.85%	6.98%	7.15%
\$250,000	25 years	6.23%	6.28%	6.32%	6.35%	6.38%	6.53%	6.70%	6.84%	7.03%
\$275,000	30 years	6.23%	6.27%	6.31%	6.34%	6.37%	6.51%	6.66%	6.78%	6.96%
\$300,000	30 years	6.21%	6.25%	6.30%	6.33%	6.34%	6.48%	6.63%	6.75%	6.93%

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# Comparison Rate Schedule for HomeSide Lending

## Reducible Mortgage Loan

Date of issue: Friday 12 Mar 2010

		Reducible Mortgage Loan Variable Rate	Reducible Mortgage Loan 1 Year Introductory Fixed Rate	Reducible Mortgage Loan 2 Year Introductory Fixed Rate	Reducible Mortgage Loan 1 Year Standard Fixed Rate	Reducible Mortgage Loan 2 Year Standard Fixed Rate	Reducible Mortgage Loan 3 Year Standard Fixed Rate	Reducible Mortgage Loan 4 Year Standard Fixed Rate	Reducible Mortgage Loan 5 Year Standard Fixed Rate
Annual Percentage Rate - Fixed, then			6.29%	6.99%	6.49%	7.19%	7.49%	7.59%	7.79%
Annual Percentage Rate - Variable		6.77%	6.77%	6.77%	6.77%	6.77%	6.77%	6.77%	6.77%
Loan Amount	Term	Comparison Rate (p.a)							
\$50,000	7 years	7.49%	7.36%	7.61%	7.41%	7.71%	8.00%	8.18%	8.44%
\$70,000	25 years	7.03%	6.98%	7.07%	7.00%	7.11%	7.24%	7.34%	7.49%
\$100,000	25 years	6.95%	6.90%	6.99%	6.92%	7.03%	7.16%	7.26%	7.42%
\$130,000	25 years	6.91%	6.86%	6.95%	6.88%	6.99%	7.12%	7.22%	7.37%
\$150,000	25 years	6.89%	6.84%	6.93%	6.86%	6.97%	7.10%	7.20%	7.35%
\$200,000	25 years	6.86%	6.81%	6.90%	6.83%	6.94%	7.07%	7.17%	7.32%
\$225,000	25 years	6.85%	6.80%	6.89%	6.82%	6.93%	7.06%	7.16%	7.31%
\$250,000	25 years	6.84%	6.79%	6.89%	6.81%	6.93%	7.05%	7.15%	7.31%
\$275,000	30 years	6.83%	6.78%	6.87%	6.80%	6.91%	7.02%	7.11%	7.25%
\$300,000	30 years	6.81%	6.78%	6.86%	6.78%	6.88%	7.00%	7.08%	7.22%

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# Comparison Rate Schedule for HomeSide Lending

## Offset Home Loan & Plain and Simple Home Loan

Date of issue: Friday 12 Mar 2010

		Offset Home Loan Variable Rate	Plain and Simple Home Loan Principal and Interest Variable Rate	Plain and Simple Home Loan Interest Only Variable Rate	Offset Home Loan Variable Rate - LoDoc Option	Plain and Simple Home Loan Principal and Interest Variable Rate - LoDoc Option	Plain and Simple Home Loan Interest Only Variable Rate - LoDoc Option
<b>Annual Percentage Rate - Variable</b>		6.13%	6.33%	6.44%	6.13%	6.33%	6.44%
<b>Loan Amount</b>	<b>Term</b>	<b>Comparison Rate (p.a)</b>					
\$50,000	7 years	6.93%	6.61%	6.61%	7.12%	6.80%	6.73%
\$70,000	25 years	6.43%	6.40%	6.44%	6.48%	6.45%	6.49%
\$100,000	25 years	6.34%	6.38%	6.42%	6.37%	6.41%	6.45%
\$130,000	25 years	6.29%	6.37%	6.41%	6.32%	6.39%	6.44%
\$150,000	25 years	6.27%	6.36%	6.41%	6.29%	6.38%	6.43%
\$200,000	25 years	6.24%	6.35%	6.40%	6.25%	6.37%	6.41%
\$225,000	25 years	6.22%	6.35%	6.40%	6.24%	6.37%	6.41%
\$250,000	25 years	6.21%	6.35%	6.40%	6.23%	6.36%	6.41%
\$275,000	30 years	6.20%	6.35%	6.39%	6.21%	6.36%	6.40%
\$300,000	30 years	6.18%	6.34%	6.38%	6.19%	6.34%	6.39%

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# Comparison Rate Schedule for HomeSide Lending

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## HomeSide HomePlus Home Loan - LoDoc Option

Principal and Interest repayments from drawdown

		HomePlus Home Loan Variable (LVR<=75%) - LoDoc Option	HomePlus Home Loan Variable (LVR >75% & <=90%) - LoDoc Option	HomePlus Home Loan Variable (LVR>90%) - LoDoc Option	HomePlus Home Loan 1 Year Standard Fixed Rate - LoDoc Option	HomePlus Home Loan 2 Year Standard Fixed Rate - LoDoc Option	HomePlus Home Loan 3 Year Standard Fixed Rate - LoDoc Option	HomePlus Home Loan 4 Year Standard Fixed Rate - LoDoc Option	HomePlus Home Loan 5 Year Standard Fixed Rate - LoDoc Option
Annual Percentage Rate - Fixed, then					6.49%	7.19%	7.49%	7.59%	7.79%
Annual Percentage Rate - Loans under \$250,000		6.17%	6.27%	6.37%	6.47%	6.47%	6.47%	6.47%	6.47%
Annual Percentage Rate - Loans from \$250,000		5.97%	6.07%	6.17%	6.27%	6.27%	6.27%	6.27%	6.27%
Loan Amount	Term	Comparison Rate (p.a.)							
\$100,000	25 years	6.45%	6.55%	6.65%	6.75%	6.89%	7.05%	7.17%	7.35%
\$130,000	25 years	6.38%	6.48%	6.58%	6.68%	6.83%	6.98%	7.10%	7.28%
\$150,000	25 years	6.35%	6.45%	6.55%	6.66%	6.80%	6.95%	7.08%	7.25%
\$200,000	25 years	6.31%	6.41%	6.51%	6.61%	6.75%	6.91%	7.03%	7.21%
\$225,000	25 years	6.29%	6.39%	6.49%	6.59%	6.74%	6.89%	7.01%	7.19%
\$250,000	25 years	6.08%	6.18%	6.28%	6.40%	6.56%	6.73%	6.87%	7.07%
\$275,000	30 years	6.06%	6.16%	6.26%	6.38%	6.53%	6.68%	6.81%	6.98%
\$300,000	30 years	6.04%	6.14%	6.25%	6.36%	6.50%	6.65%	6.78%	6.95%

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# Comparison Rate Schedule for HomeSide Lending

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## HomeSide HomePlus Home Loan - LoDoc Option

5 Years Interest Only from drawdown then Principal and Interest repayments

		HomePlus Home Loan Variable (LVR<=75%) - LoDoc Option	HomePlus Home Loan Variable (LVR >75% & <=90%) - LoDoc Option	HomePlus Home Loan Variable (LVR>90%) - LoDoc Option	HomePlus Home Loan 1 Year Standard Fixed Rate - LoDoc Option	HomePlus Home Loan 2 Year Standard Fixed Rate - LoDoc Option	HomePlus Home Loan 3 Year Standard Fixed Rate - LoDoc Option	HomePlus Home Loan 4 Year Standard Fixed Rate - LoDoc Option	HomePlus Home Loan 5 Year Standard Fixed Rate - LoDoc Option
Annual Percentage Rate - Fixed, then					6.49%	7.19%	7.49%	7.59%	7.79%
Annual Percentage Rate - Loans under \$250,000		6.17% then 6.47%	6.27% then 6.47%	6.37% then 6.47%	6.47%	6.47%	6.47%	6.47%	6.47%
Annual Percentage Rate - Loans from \$250,000		5.97% then 6.27%	6.07% then 6.27%	6.17% then 6.27%	6.27%	6.27%	6.27%	6.27%	6.27%
Loan Amount	Term	Comparison Rate (p.a)							
\$100,000	25 years	6.60%	6.64%	6.68%	6.73%	6.87%	7.01%	7.14%	7.32%
\$130,000	25 years	6.54%	6.58%	6.62%	6.67%	6.81%	6.95%	7.08%	7.25%
\$150,000	25 years	6.51%	6.55%	6.60%	6.64%	6.78%	6.93%	7.05%	7.23%
\$200,000	25 years	6.47%	6.51%	6.55%	6.60%	6.74%	6.88%	7.00%	7.18%
\$225,000	25 years	6.46%	6.50%	6.54%	6.59%	6.72%	6.87%	6.99%	7.17%
\$250,000	25 years	6.24%	6.29%	6.33%	6.39%	6.55%	6.71%	6.85%	7.04%
\$275,000	30 years	6.24%	6.28%	6.32%	6.38%	6.52%	6.67%	6.79%	6.97%
\$300,000	30 years	6.22%	6.26%	6.31%	6.35%	6.49%	6.64%	6.76%	6.94%

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## Reducible Mortgage Loan - LoDoc Option

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		Reducible Mortgage Loan Variable Rate - LoDoc Option	Reducible Mortgage Loan 1 Year Standard Fixed Rate - LoDoc Option	Reducible Mortgage Loan 2 Year Standard Fixed Rate - LoDoc Option	Reducible Mortgage Loan 3 Year Standard Fixed Rate - LoDoc Option	Reducible Mortgage Loan 4 Year Standard Fixed Rate - LoDoc Option	Reducible Mortgage Loan 5 Year Standard Fixed Rate - LoDoc Option
Annual Percentage Rate - Fixed, then			6.49%	7.19%	7.49%	7.59%	7.79%
Annual Percentage Rate - Variable		6.77%	6.77%	6.77%	6.77%	6.77%	6.77%
Loan Amount	Term	Comparison Rate (p.a)					
\$50,000	7 years	7.68%	7.60%	7.90%	8.19%	8.37%	8.63%
\$70,000	25 years	7.07%	7.04%	7.16%	7.29%	7.39%	7.54%
\$100,000	25 years	6.98%	6.95%	7.07%	7.20%	7.29%	7.45%
\$130,000	25 years	6.93%	6.90%	7.02%	7.15%	7.24%	7.40%
\$150,000	25 years	6.91%	6.88%	7.00%	7.12%	7.22%	7.38%
\$200,000	25 years	6.88%	6.85%	6.96%	7.09%	7.19%	7.34%
\$225,000	25 years	6.86%	6.83%	6.95%	7.08%	7.17%	7.33%
\$250,000	25 years	6.85%	6.83%	6.94%	7.07%	7.16%	7.32%
\$275,000	30 years	6.84%	6.81%	6.92%	7.03%	7.12%	7.26%
\$300,000	30 years	6.82%	6.79%	6.89%	7.01%	7.09%	7.24%

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