



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd  
**Mortgage Manager** Pioneer Mortgage Services  
**Product** Prosperity Flexible Choice Variable  
**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	7.05%	7.19%
\$100,000.00	25 years	7.05%	7.15%
\$130,000.00	25 years	7.05%	7.13%
\$150,000.00	25 years	7.05%	7.12%
\$200,000.00	25 years	7.05%	7.1%
\$225,000.00	25 years	7.05%	7.09%
\$250,000.00	25 years	7.05%	7.09%
\$275,000.00	30 years	7.05%	7.08%
\$300,000.00	30 years	7.05%	7.08%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd

**Mortgage Manager** Pioneer Mortgage Services

**Product** Prosperity Flexible Choice Variable (Special Rate to Borrower)

**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	6.91%	7.16%
\$100,000.00	25 years	6.91%	7.08%
\$130,000.00	25 years	6.91%	7.04%
\$150,000.00	25 years	6.91%	7.02%
\$200,000.00	25 years	6.91%	7%
\$225,000.00	25 years	6.91%	6.99%
\$250,000.00	25 years	6.91%	6.98%
\$275,000.00	30 years	6.91%	6.96%
\$300,000.00	30 years	6.91%	6.96%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd

**Mortgage Manager** Pioneer Mortgage Services

**Product** Prosperity Cashpower

**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	7.34%	7.48%
\$100,000.00	25 years	7.34%	7.44%
\$130,000.00	25 years	7.34%	7.42%
\$150,000.00	25 years	7.34%	7.41%
\$200,000.00	25 years	7.34%	7.39%
\$225,000.00	25 years	7.34%	7.38%
\$250,000.00	25 years	7.34%	7.38%
\$275,000.00	30 years	7.34%	7.37%
\$300,000.00	30 years	7.34%	7.37%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd  
**Mortgage Manager** Pioneer Mortgage Services  
**Product** Prosperity Flexible Choice Fixed 1 Year  
**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	6.99%	7.18%
\$100,000.00	25 years	6.99%	7.14%
\$130,000.00	25 years	6.99%	7.12%
\$150,000.00	25 years	6.99%	7.11%
\$200,000.00	25 years	6.99%	7.09%
\$225,000.00	25 years	6.99%	7.09%
\$250,000.00	25 years	6.99%	7.08%
\$275,000.00	30 years	6.99%	7.08%
\$300,000.00	30 years	6.99%	7.07%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd

**Mortgage Manager** Pioneer Mortgage Services

**Product** Prosperity Flexible Choice Fixed 2 Years

**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	7.69%	7.32%
\$100,000.00	25 years	7.69%	7.28%
\$130,000.00	25 years	7.69%	7.26%
\$150,000.00	25 years	7.69%	7.25%
\$200,000.00	25 years	7.69%	7.23%
\$225,000.00	25 years	7.69%	7.23%
\$250,000.00	25 years	7.69%	7.22%
\$275,000.00	30 years	7.69%	7.2%
\$300,000.00	30 years	7.69%	7.2%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd

**Mortgage Manager** Pioneer Mortgage Services

**Product** Prosperity Flexible Choice Fixed 3 Years

**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	8.14%	7.52%
\$100,000.00	25 years	8.14%	7.48%
\$130,000.00	25 years	8.14%	7.45%
\$150,000.00	25 years	8.14%	7.44%
\$200,000.00	25 years	8.14%	7.42%
\$225,000.00	25 years	8.14%	7.42%
\$250,000.00	25 years	8.14%	7.41%
\$275,000.00	30 years	8.14%	7.38%
\$300,000.00	30 years	8.14%	7.37%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd

**Mortgage Manager** Pioneer Mortgage Services

**Product** Prosperity Flexible Choice Fixed 4 Years

**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	8.64%	7.81%
\$100,000.00	25 years	8.64%	7.76%
\$130,000.00	25 years	8.64%	7.74%
\$150,000.00	25 years	8.64%	7.73%
\$200,000.00	25 years	8.64%	7.71%
\$225,000.00	25 years	8.64%	7.71%
\$250,000.00	25 years	8.64%	7.7%
\$275,000.00	30 years	8.64%	7.64%
\$300,000.00	30 years	8.64%	7.63%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd

**Mortgage Manager** Pioneer Mortgage Services

**Product** Prosperity Flexible Choice Fixed 5 Years

**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	8.84%	8.03%
\$100,000.00	25 years	8.84%	7.99%
\$130,000.00	25 years	8.84%	7.96%
\$150,000.00	25 years	8.84%	7.95%
\$200,000.00	25 years	8.84%	7.93%
\$225,000.00	25 years	8.84%	7.93%
\$250,000.00	25 years	8.84%	7.92%
\$275,000.00	30 years	8.84%	7.84%
\$300,000.00	30 years	8.84%	7.84%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd  
**Mortgage Manager** Pioneer Mortgage Services  
**Product** Prosperity Flexi Express  
**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	7.33%	7.25%
\$100,000.00	25 years	7.33%	7.21%
\$130,000.00	25 years	7.33%	7.18%
\$150,000.00	25 years	7.33%	7.17%
\$200,000.00	25 years	7.33%	7.16%
\$225,000.00	25 years	7.33%	7.15%
\$250,000.00	25 years	7.33%	7.15%
\$275,000.00	30 years	7.33%	7.13%
\$300,000.00	30 years	7.33%	7.13%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd  
**Mortgage Manager** Pioneer Mortgage Services  
**Product** Prosperity Flexi Express (Special Rate to Borrower)  
**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	7.23%	7.33%
\$100,000.00	25 years	7.23%	7.26%
\$130,000.00	25 years	7.23%	7.22%
\$150,000.00	25 years	7.23%	7.2%
\$200,000.00	25 years	7.23%	7.17%
\$225,000.00	25 years	7.23%	7.16%
\$250,000.00	25 years	7.23%	7.16%
\$275,000.00	30 years	7.23%	7.14%
\$300,000.00	30 years	7.23%	7.13%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd  
**Mortgage Manager** Pioneer Mortgage Services  
**Product** Prosperity Cashpower Express  
**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	7.48%	7.51%
\$100,000.00	25 years	7.48%	7.47%
\$130,000.00	25 years	7.48%	7.45%
\$150,000.00	25 years	7.48%	7.44%
\$200,000.00	25 years	7.48%	7.42%
\$225,000.00	25 years	7.48%	7.41%
\$250,000.00	25 years	7.48%	7.41%
\$275,000.00	30 years	7.48%	7.4%
\$300,000.00	30 years	7.48%	7.4%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd  
**Mortgage Manager** Pioneer Mortgage Services  
**Product** Prosperity Flexi Express Fixed 1 Year  
**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	7.39%	7.48%
\$100,000.00	25 years	7.39%	7.44%
\$130,000.00	25 years	7.39%	7.41%
\$150,000.00	25 years	7.39%	7.4%
\$200,000.00	25 years	7.39%	7.39%
\$225,000.00	25 years	7.39%	7.38%
\$250,000.00	25 years	7.39%	7.38%
\$275,000.00	30 years	7.39%	7.37%
\$300,000.00	30 years	7.39%	7.36%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.



## Comparison Rate Schedule

**Credit Provider** Pioneer First (Australia) Ltd  
**Mortgage Manager** Pioneer Mortgage Services  
**Product** Prosperity Flexi Express Fixed 2 Years  
**Date Issued** 15 Dec 2009

Amount	Term	Annual Percentage Rate	Comparison Rate
\$70,000.00	25 years	8.09%	7.63%
\$100,000.00	25 years	8.09%	7.59%
\$130,000.00	25 years	8.09%	7.57%
\$150,000.00	25 years	8.09%	7.56%
\$200,000.00	25 years	8.09%	7.54%
\$225,000.00	25 years	8.09%	7.53%
\$250,000.00	25 years	8.09%	7.53%
\$275,000.00	30 years	8.09%	7.5%
\$300,000.00	30 years	8.09%	7.5%

Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraws 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.