

Comparison Rate Schedule

Personal Loan and Debt Consolidation Loan

The comparison rates below have been calculated based on a range of loan terms and amounts, and apply to both Unsecured and Secured Loans.

APR: Annual Percentage Rate

Loan Amount	Loan Term	Average APR Less 2%		Average APR Less 1%		Average APR		Average APR Plus 1%		Average APR Plus 2%	
		APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate
\$50,000	7 years	13%	13.53%	14%	14.53%	15%	15.53%	16%	16.52%	17%	17.52%
\$30,000	5 years	14%	15.01%	15%	16.01%	16%	17.00%	17%	18.00%	18%	19.00%
\$25,000	5 years	16%	17.20%	17%	18.20%	18%	19.19%	19%	20.19%	20%	21.19%
\$20,000	4 years	16%	17.65%	17%	18.65%	18%	19.65%	19%	20.64%	20%	21.64%
\$15,000	4 years	20%	22.18%	21%	23.18%	22%	24.17%	23%	25.17%	24%	26.17%
\$10,000	3 years	24%	27.72%	25%	28.72%	26%	29.72%	27%	30.72%	28%	31.72%
\$5,000	2 years	27%	36.10%	28%	37.10%	29%	38.11%	30%	39.11%	31%	40.12%

Equity Personal Loan

The comparison rates below have been calculated based on a range of loan terms and amounts, and apply only to Secured Loans.

APR: Annual Percentage Rate

Loan Amount	Loan Term	Average APR Less 2%		Average APR Less 1%		Average APR		Average APR Plus 1%		Average APR Plus 2%	
		APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate
\$300,000	30 years	8%	8.06%	9%	9.06%	10%	10.06%	11%	11.06%	12%	12.06%
\$275,000	30 years	8%	8.06%	9%	9.06%	10%	10.07%	11%	11.07%	12%	12.07%
\$250,000	25 years	8%	8.08%	9%	9.08%	10%	10.08%	11%	11.08%	12%	12.08%
\$225,000	25 years	8%	8.08%	9%	9.08%	10%	10.08%	11%	11.09%	12%	12.09%
\$200,000	25 years	8%	8.10%	9%	9.10%	10%	10.10%	11%	11.10%	12%	12.10%
\$150,000	25 years	9%	9.13%	10%	10.13%	11%	11.13%	12%	12.13%	13%	13.13%
\$130,000	25 years	9%	9.15%	10%	10.15%	11%	11.15%	12%	12.15%	13%	13.15%
\$100,000	25 years	9%	9.19%	10%	10.19%	11%	11.19%	12%	12.19%	13%	13.20%
\$70,000	25 years	9%	9.27%	10%	10.27%	11%	11.27%	12%	12.28%	13%	13.28%
\$50,000	7 years	12%	12.69%	13%	13.69%	14%	14.69%	15%	15.69%	16%	16.70%
\$30,000	5 years	14%	15.40%	15%	16.40%	16%	17.41%	17%	18.41%	18%	19.41%

Warning: These comparison rates apply only to the 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.