

Comparison Rate Schedule for HomeSide Lending

Date of issue: Friday 09 Jul 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					6.54%	6.84%	7.19%	7.19%	7.69%	7.89%
Annual Percentage Rate - Loans under \$250,000		6.67%	6.77%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%
Annual Percentage Rate - Loans from \$250,000		6.47%	6.57%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%
Loan Amount	Term	Comparison Rate (p.a.)								
\$100,000	25 years	6.91%	7.01%	7.11%	7.08%	7.11%	7.18%	7.21%	7.42%	7.58%
\$130,000	25 years	6.86%	6.96%	7.06%	7.02%	7.05%	7.12%	7.15%	7.37%	7.52%
\$150,000	25 years	6.83%	6.93%	7.03%	7.00%	7.03%	7.10%	7.13%	7.34%	7.50%
\$200,000	25 years	6.79%	6.89%	6.99%	6.96%	6.99%	7.06%	7.08%	7.30%	7.46%
\$225,000	25 years	6.78%	6.88%	6.98%	6.94%	6.97%	7.04%	7.07%	7.29%	7.44%
\$250,000	25 years	6.57%	6.67%	6.77%	6.75%	6.78%	6.87%	6.92%	7.15%	7.32%
\$275,000	30 years	6.55%	6.65%	6.75%	6.74%	6.77%	6.85%	6.89%	7.10%	7.26%
\$300,000	30 years	6.55%	6.65%	6.75%	6.73%	6.76%	6.84%	6.88%	7.09%	7.25%

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Comparison Rate Schedule for HomeSide Lending

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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					6.54%	6.84%	7.19%	7.19%	7.69%	7.89%
Annual Percentage Rate - Loans under \$250,000		6.67%	6.77%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%
Annual Percentage Rate - Loans from \$250,000		6.47%	6.57%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%
Loan Amount	Term	Comparison Rate (p.a)								
\$100,000	25 years	6.90%	7.00%	7.10%	7.06%	7.09%	7.16%	7.19%	7.40%	7.55%
\$130,000	25 years	6.84%	6.94%	7.04%	7.01%	7.04%	7.11%	7.13%	7.35%	7.50%
\$150,000	25 years	6.82%	6.92%	7.02%	6.99%	7.02%	7.08%	7.11%	7.32%	7.48%
\$200,000	25 years	6.78%	6.88%	6.98%	6.95%	6.98%	7.04%	7.07%	7.28%	7.44%
\$225,000	25 years	6.77%	6.87%	6.97%	6.94%	6.97%	7.03%	7.06%	7.27%	7.42%
\$250,000	25 years	6.56%	6.66%	6.76%	6.75%	6.78%	6.86%	6.91%	7.13%	7.30%
\$275,000	30 years	6.55%	6.65%	6.75%	6.74%	6.76%	6.84%	6.88%	7.09%	7.24%
\$300,000	30 years	6.54%	6.64%	6.74%	6.73%	6.76%	6.83%	6.87%	7.08%	7.24%

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Comparison Rate Schedule for HomeSide Lending

Reducible Mortgage Loan

Date of issue: Friday 09 Jul 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			6.64%	7.19%	6.84%	7.19%	7.19%	7.69%	7.89%
Annual Percentage Rate - Variable		7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%
Loan Amount	Term	Comparison Rate (p.a)							
\$50,000	7 years	7.99%	7.81%	7.95%	7.87%	7.95%	7.94%	8.34%	8.57%
\$70,000	25 years	7.53%	7.46%	7.51%	7.48%	7.51%	7.50%	7.69%	7.81%
\$100,000	25 years	7.45%	7.38%	7.43%	7.40%	7.43%	7.43%	7.61%	7.74%
\$130,000	25 years	7.41%	7.34%	7.39%	7.36%	7.39%	7.38%	7.57%	7.69%
\$150,000	25 years	7.39%	7.32%	7.37%	7.34%	7.37%	7.37%	7.55%	7.67%
\$200,000	25 years	7.36%	7.29%	7.34%	7.31%	7.34%	7.34%	7.52%	7.64%
\$225,000	25 years	7.35%	7.28%	7.33%	7.30%	7.33%	7.33%	7.51%	7.63%
\$250,000	25 years	7.34%	7.27%	7.33%	7.30%	7.33%	7.32%	7.50%	7.63%
\$275,000	30 years	7.33%	7.27%	7.32%	7.29%	7.32%	7.31%	7.48%	7.59%
\$300,000	30 years	7.33%	7.26%	7.31%	7.28%	7.31%	7.30%	7.47%	7.58%

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Comparison Rate Schedule for HomeSide Lending

Offset Home Loan & Plain and Simple Home Loan

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		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
Annual Percentage Rate - Variable		6.63%	6.83%	6.94%	6.63%	6.83%	6.94%
Loan Amount	Term	Comparison Rate (p.a)					
\$50,000	7 years	7.43%	7.12%	7.11%	7.62%	7.30%	7.24%
\$70,000	25 years	6.93%	6.90%	6.95%	6.98%	6.95%	6.99%
\$100,000	25 years	6.84%	6.88%	6.93%	6.87%	6.91%	6.96%
\$130,000	25 years	6.79%	6.87%	6.91%	6.82%	6.89%	6.94%
\$150,000	25 years	6.77%	6.86%	6.91%	6.79%	6.89%	6.93%
\$200,000	25 years	6.74%	6.86%	6.90%	6.75%	6.87%	6.92%
\$225,000	25 years	6.72%	6.85%	6.90%	6.74%	6.87%	6.91%
\$250,000	25 years	6.71%	6.85%	6.90%	6.73%	6.86%	6.91%
\$275,000	30 years	6.70%	6.85%	6.89%	6.71%	6.86%	6.90%
\$300,000	30 years	6.70%	6.85%	6.89%	6.70%	6.85%	6.90%

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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					6.84%	7.19%	7.19%	7.69%	7.89%
Annual Percentage Rate - Loans under \$250,000		6.67%	6.77%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%
Annual Percentage Rate - Loans from \$250,000		6.47%	6.57%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%
Loan Amount	Term	Comparison Rate (p.a.)							
\$100,000	25 years	6.95%	7.05%	7.15%	7.14%	7.21%	7.24%	7.46%	7.62%
\$130,000	25 years	6.88%	6.98%	7.08%	7.08%	7.15%	7.18%	7.39%	7.55%
\$150,000	25 years	6.85%	6.95%	7.05%	7.05%	7.12%	7.15%	7.37%	7.52%
\$200,000	25 years	6.81%	6.91%	7.01%	7.00%	7.07%	7.10%	7.32%	7.47%
\$225,000	25 years	6.79%	6.89%	6.99%	6.99%	7.06%	7.09%	7.30%	7.46%
\$250,000	25 years	6.58%	6.68%	6.78%	6.80%	6.89%	6.93%	7.17%	7.34%
\$275,000	30 years	6.56%	6.66%	6.76%	6.78%	6.86%	6.90%	7.11%	7.27%
\$300,000	30 years	6.55%	6.65%	6.75%	6.77%	6.85%	6.89%	7.10%	7.26%

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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					6.84%	7.19%	7.19%	7.69%	7.89%
Annual Percentage Rate - Loans under \$250,000		6.67%	6.77%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%
Annual Percentage Rate - Loans from \$250,000		6.47%	6.57%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%
Loan Amount	Term	Comparison Rate (p.a)							
\$100,000	25 years	6.93%	7.03%	7.13%	7.12%	7.19%	7.22%	7.43%	7.59%
\$130,000	25 years	6.87%	6.97%	7.07%	7.06%	7.13%	7.16%	7.37%	7.53%
\$150,000	25 years	6.84%	6.94%	7.04%	7.04%	7.10%	7.13%	7.34%	7.50%
\$200,000	25 years	6.80%	6.90%	7.00%	7.00%	7.06%	7.09%	7.30%	7.45%
\$225,000	25 years	6.78%	6.88%	6.98%	6.98%	7.05%	7.07%	7.28%	7.44%
\$250,000	25 years	6.57%	6.67%	6.77%	6.79%	6.87%	6.92%	7.14%	7.31%
\$275,000	30 years	6.56%	6.66%	6.76%	6.77%	6.85%	6.89%	7.10%	7.25%
\$300,000	30 years	6.55%	6.65%	6.75%	6.77%	6.84%	6.88%	7.09%	7.25%

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Comparison Rate Schedule for HomeSide Lending

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			6.84%	7.19%	7.19%	7.69%	7.89%
Annual Percentage Rate - Variable		7.27%	7.27%	7.27%	7.27%	7.27%	7.27%
Loan Amount	Term	Comparison Rate (p.a)					
\$50,000	7 years	8.18%	8.06%	8.14%	8.13%	8.54%	8.76%
\$70,000	25 years	7.58%	7.53%	7.56%	7.55%	7.74%	7.86%
\$100,000	25 years	7.48%	7.44%	7.47%	7.46%	7.65%	7.77%
\$130,000	25 years	7.43%	7.39%	7.42%	7.41%	7.60%	7.72%
\$150,000	25 years	7.41%	7.37%	7.40%	7.39%	7.57%	7.70%
\$200,000	25 years	7.38%	7.33%	7.36%	7.35%	7.54%	7.66%
\$225,000	25 years	7.36%	7.32%	7.35%	7.34%	7.53%	7.65%
\$250,000	25 years	7.36%	7.31%	7.34%	7.33%	7.52%	7.64%
\$275,000	30 years	7.34%	7.30%	7.33%	7.32%	7.49%	7.60%
\$300,000	30 years	7.34%	7.29%	7.32%	7.31%	7.48%	7.59%

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