

Specialist Lending comparison rates

SPECIALIST COMPARISON RATES

<i>FULL DOC</i>	65%	70%	75%	80%	85%
Level 1	8.13%	8.18%	8.43%	8.64%	8.99%
Level 2	8.59%	8.79%	9.04%	9.29%	9.75%
Level 3	9.14%	9.39%	9.75%	10.10%	10.65%
<i>ALT DOC PLUS</i>	65%	70%	75%	80%	85%
Level 1	8.59%	8.69%	8.94%	9.20%	9.75%
Level 2	8.99%	9.35%	9.80%	10.25%	10.60%
Level 3	9.65%	9.80%	10.30%	10.86%	11.51%
<i>ALT DOC PREMIUM</i>	65%	70%	75%	80%	85%
Level 1	8.21%	8.26%	8.52%	8.72%	9.59%

Credit provided by Perpetual Trustee Company Limited ACN 000 001 007.

* Comparison Rates are accurate to the extent that they are calculated on the basis of a secured loan of \$150,000 over a 25 year term on principal and interest repayments and only include the fees and charges that are definitely payable on the loan, but does not include all the fees and charges that may apply. Different terms, fees, repayment types or loan amounts will result in a different Comparison Rate.

14 May 2012