

Hemisphere pricing summary

PRIME PRICING SUMMARY

STANDARD HOME LOAN	VARIABLE RATE	1 YR FIXED	2 YRS FIXED	3 YRS FIXED	4 YRS FIXED	5 YRS FIXED
Interest Rate	6.54%	5.84%	5.87%	5.92%	6.07%	6.20%
Comparison Rate*	6.59%	6.51%	6.47%	6.46%	6.49%	6.54%
HORIZON LOAN	VARIABLE RATE	1 YR FIXED	2 YRS FIXED	3 YRS FIXED	4 YRS FIXED	5 YRS FIXED
Interest Rate	6.19%	5.84%	5.87%	5.92%	6.07%	6.20%
Comparison Rate*	6.56%	6.50%	6.45%	6.41%	6.41%	6.43%
ALT DOC LOAN	VARIABLE RATE	1 YR FIXED	2 YRS FIXED	3 YRS FIXED	4 YRS FIXED	5 YRS FIXED
Interest Rate	6.94%	6.24%	6.27%	6.32%	6.47%	6.60%
Comparison Rate*	6.99%	6.91%	6.85%	6.80%	6.81%	6.83%
QUICKSTART LOAN	VARIABLE RATE	1 YR FIXED	2 YRS FIXED	3 YRS FIXED	4 YRS FIXED	5 YRS FIXED
Interest Rate	6.84%	6.14%	6.17%	6.22%	6.37%	6.50%
Comparison Rate*	6.96%	6.81%	6.75%	6.70%	6.71%	6.73%

SPECIALIST BORROWER RATES

FULL DOC	65%	70%	75%	80%	85%	90%
Level 1	7.99%	8.04%	8.29%	8.49%	8.84%	9.44%
Level 2	8.44%	8.64%	8.89%	9.14%	9.59%	-
Level 3	8.99%	9.24%	9.59%	9.94%	10.49%	-
ALT DOC PLUS	65%	70%	75%	80%	85%	90%
Level 1	8.49%	8.59%	8.84%	9.09%	9.64%	10.44%
Level 2	8.89%	9.24%	9.69%	10.14%	10.49%	-
Level 3	9.54%	9.69%	10.19%	10.74%	11.39%	-
ALT DOC PREMIUM	65%	70%	75%	80%	85%	90%
Level 1	8.07%	8.12%	8.37%	8.57%	9.44%	-

FIXED RATES

Fixed Rates are not available on Specialist Lending loans.

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