



Members Equity Home Loan Comparison Rate Schedule

Effective date: 14/12/2008

| | | Standard Home Loan | | | | Ultimate Offset Account | | | |
|-------------------|----------|---------------------------|---|---|---|-------------------------|---|---|---|
| Annual % Rate p.a | | Variable rate of 6.59% | 1 Yr fixed at 6.30% then the variable rate of 6.59% | 3 Yr fixed at 6.99% then the variable rate of 6.59% | 5 Yr fixed at 7.45% then the variable rate of 6.59% | Variable rate of 6.89% | 1 Yr fixed at 6.30% then the variable rate of 6.89% # | 3 Yr fixed at 6.99% then the variable rate of 6.89% # | 5 Yr fixed at 7.45% then the variable rate of 6.89% # |
| Amount | Term | Comparison Rate per Annum | | | | | | | |
| \$20,000 | 4 years | 8.12% | 7.99% | 8.48% | N/A | N/A | N/A | N/A | N/A |
| \$25,000 | 5 years | 6.83% | 6.72% | 7.17% | 7.68% | N/A | N/A | N/A | N/A |
| \$30,000 | 5 years | 6.79% | 6.68% | 7.13% | 7.64% | N/A | N/A | N/A | N/A |
| \$50,000 | 7 years | 6.67% | 6.59% | 6.94% | 7.46% | 6.97% | 6.88% | 7.00% | 7.23% |
| \$70,000 | 25 years | 6.60% | 6.57% | 6.71% | 6.98% | 6.90% | 6.86% | 6.91% | 7.02% |
| \$100,000 | 25 years | 6.59% | 6.56% | 6.71% | 6.98% | 6.89% | 6.86% | 6.91% | 7.02% |
| \$130,000 | 25 years | 6.59% | 6.56% | 6.71% | 6.98% | 6.89% | 6.86% | 6.91% | 7.02% |
| \$150,000 | 25 years | 6.59% | 6.56% | 6.71% | 6.98% | 6.89% | 6.86% | 6.91% | 7.02% |
| \$200,000 | 25 years | 6.59% | 6.56% | 6.71% | 6.98% | 6.89% | 6.86% | 6.91% | 7.02% |
| \$225,000 | 25 years | 6.59% | 6.56% | 6.71% | 6.98% | 6.89% | 6.86% | 6.91% | 7.02% |
| \$250,000 | 25 years | 6.59% | 6.56% | 6.71% | 6.98% | 6.89% | 6.86% | 6.91% | 7.02% |
| \$275,000 | 30 years | 6.59% | 6.56% | 6.69% | 6.94% | 6.89% | 6.86% | 6.90% | 7.01% |
| \$300,000 | 30 years | 6.59% | 6.56% | 6.69% | 6.94% | 6.89% | 6.86% | 6.90% | 7.01% |

Credit Provider: Perpetual Limited

WARNING: These comparison rates apply only to the example or 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 rates but may influence the cost of the loan. Please note not all amounts and terms shown above may be available.

#Ultimate Offset Account - Fixed rates are only available on split loans and part of the split loan must have a variable component. The examples given assume that the loan is split 50/50 between variable rate and fixed rate portions, offset applies only to one variable portion of a split loan.

For more information contact Members Equity Bank on **13 15 63** or visit membersequitybank.com.au