



GE Money

Comparison Rate Schedule issued : 01/07/2008

<u>Consumer Loan</u>		Average Annual percentage rate less 2%		Average Annual percentage rate less 1%		Average Annual percentage rate		Average Annual percentage rate plus 1%		Average Annual percentage rate plus 2%	
Amount of Credit	Term of Loan	Annual Percentage Rate	Comparison Rate	Annual Percentage Rate	Comparison Rate	Annual Percentage Rate	Comparison Rate	Annual Percentage Rate	Comparison Rate	Annual Percentage Rate	Comparison Rate
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
\$ 130,000 Secured	5 years	8%	8.18%	9%	9.18%	10%	10.18%	11%	11.18%	12%	12.18%
\$ 100,000 Secured	5 years	8%	8.23%	9%	9.23%	10%	10.23%	11%	11.23%	12%	12.23%
\$ 70,000 Secured	5 years	8%	8.33%	9%	9.33%	10%	10.33%	11%	11.33%	12%	12.33%
\$ 50,000 Secured	7 years	9%	9.38%	10%	10.38%	11%	11.38%	12%	12.38%	13%	13.38%
\$ 30,000 Secured	5 years	10%	10.76%	11%	11.76%	12%	12.76%	13%	13.76%	14%	14.76%
\$ 25,000 Secured	5 years	10%	10.91%	11%	11.91%	12%	12.91%	13%	13.91%	14%	14.91%
\$ 20,000 Secured	4 years	11%	12.29%	12%	13.29%	13%	14.29%	14%	15.3%	15%	16.3%
\$ 15,000 Secured	4 years	13%	14.72%	14%	15.72%	15%	16.73%	16%	17.73%	17%	18.73%
\$ 10,000 Secured	3 years	14%	17.08%	15%	18.08%	16%	19.09%	17%	20.09%	18%	21.1%
\$ 5,000 Secured	2 years	14%	21.97%	15%	22.98%	16%	24%	17%	25.01%	18%	26.03%
\$ 2,500 Secured	2 years	14%	29.61%	15%	30.64%	16%	31.67%	17%	32.7%	18%	33.73%

Warning : The Comparison rate applies 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 rate but may influence the cost of the loan.

** also trading as Honda Australia Finance, MTAQ Auto Finance and Hyundai Capital.

Comparison Rate Schedule - St.George Bank Personal Loans (Secured)

Issue Date: 01/08/2008

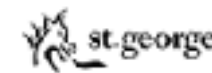


Type	Annual % Rate	Loan Terms and Amounts							
		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$70,000
		2Yrs	3Yrs	4Yrs	4Yrs	5Yrs	5Yrs	7Yrs	7Yrs
Comparison Rates									
Variable Rate	11.00%	18.07%	13.85%	12.66%	12.24%	11.90%	11.75%	11.39%	11.28%
Variable Rate	12.00%	19.07%	14.84%	13.65%	13.24%	12.90%	12.75%	12.39%	12.28%
Variable Rate	13.00%	20.07%	15.84%	14.65%	14.24%	13.90%	13.75%	13.39%	13.28%
Variable Rate	14.00%	21.07%	16.84%	15.65%	15.23%	14.89%	14.74%	14.39%	14.28%
Variable Rate	15.00%	22.07%	17.83%	16.64%	16.23%	15.89%	15.74%	15.38%	15.27%
1 Year Fixed Rate	11.00%	18.07%	13.85%	12.66%	12.24%	11.90%	11.75%	11.39%	11.28%
1 Year Fixed Rate	12.00%	19.07%	14.84%	13.65%	13.24%	12.90%	12.75%	12.39%	12.28%
1 Year Fixed Rate	13.00%	20.07%	15.84%	14.65%	14.24%	13.90%	13.75%	13.39%	13.28%
1 Year Fixed Rate	14.00%	21.07%	16.84%	15.65%	15.23%	14.89%	14.74%	14.39%	14.28%
1 Year Fixed Rate	15.00%	22.07%	17.83%	16.64%	16.23%	15.89%	15.74%	15.38%	15.27%
2 Year Fixed Rate	11.00%	18.07%	13.85%	12.66%	12.24%	11.90%	11.75%	11.39%	11.28%
2 Year Fixed Rate	12.00%	19.07%	14.84%	13.65%	13.24%	12.90%	12.75%	12.39%	12.28%
2 Year Fixed Rate	13.00%	20.07%	15.84%	14.65%	14.24%	13.90%	13.75%	13.39%	13.28%
2 Year Fixed Rate	14.00%	21.07%	16.84%	15.65%	15.23%	14.89%	14.74%	14.39%	14.28%
2 Year Fixed Rate	15.00%	22.07%	17.83%	16.64%	16.23%	15.89%	15.74%	15.38%	15.27%
3 Year Fixed Rate	11.00%	18.07%	13.85%	12.66%	12.24%	11.90%	11.75%	11.39%	11.28%
3 Year Fixed Rate	12.00%	19.07%	14.84%	13.65%	13.24%	12.90%	12.75%	12.39%	12.28%
3 Year Fixed Rate	13.00%	20.07%	15.84%	14.65%	14.24%	13.90%	13.75%	13.39%	13.28%
3 Year Fixed Rate	14.00%	21.07%	16.84%	15.65%	15.23%	14.89%	14.74%	14.39%	14.28%
3 Year Fixed Rate	15.00%	22.07%	17.83%	16.64%	16.23%	15.89%	15.74%	15.38%	15.27%
4 Year Fixed Rate	11.00%	18.07%	13.85%	12.66%	12.24%	11.90%	11.75%	11.39%	11.28%
4 Year Fixed Rate	12.00%	19.07%	14.84%	13.65%	13.24%	12.90%	12.75%	12.39%	12.28%
4 Year Fixed Rate	13.00%	20.07%	15.84%	14.65%	14.24%	13.90%	13.75%	13.39%	13.28%
4 Year Fixed Rate	14.00%	21.07%	16.84%	15.65%	15.23%	14.89%	14.74%	14.39%	14.28%
4 Year Fixed Rate	15.00%	22.07%	17.83%	16.64%	16.23%	15.89%	15.74%	15.38%	15.27%
5 Year Fixed Rate	11.00%	18.07%	13.85%	12.66%	12.24%	11.90%	11.75%	11.39%	11.28%
5 Year Fixed Rate	12.00%	19.07%	14.84%	13.65%	13.24%	12.90%	12.75%	12.39%	12.28%
5 Year Fixed Rate	13.00%	20.07%	15.84%	14.65%	14.24%	13.90%	13.75%	13.39%	13.28%
5 Year Fixed Rate	14.00%	21.07%	16.84%	15.65%	15.23%	14.89%	14.74%	14.39%	14.28%
5 Year Fixed Rate	15.00%	22.07%	17.83%	16.64%	16.23%	15.89%	15.74%	15.38%	15.27%

WARNING: This comparison rate applies 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 rate but may influence the cost of the loan. All comparison rates in this schedule are based on Secured loan amounts. St.George Bank does not provide credit at a particular rate for each of the terms specified in this comparison rate schedule.

Comparison Rate Schedule - St.George Bank Personal Loans (Unsecured)

Issue Date: 03/03/2009



Type	Annual % Rate	Loan Terms and Amounts					
		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
		2Yrs	3Yrs	4Yrs	4Yrs	5Yrs	5Yrs
Comparison Rates							
Variable Rate	13.00%	19.94%	15.93%	14.75%	14.31%	13.97%	13.81%
Variable Rate	14.00%	20.93%	16.92%	15.74%	15.31%	14.96%	14.80%
Variable Rate	15.00%	21.93%	17.91%	16.73%	16.30%	15.96%	15.80%
Variable Rate	16.00%	22.92%	18.90%	17.73%	17.29%	16.95%	16.79%
Variable Rate	17.00%	23.91%	19.89%	18.72%	18.29%	17.95%	17.79%
1 Year Fixed Rate	13.00%	19.94%	15.93%	14.75%	14.31%	13.97%	13.81%
1 Year Fixed Rate	14.00%	20.93%	16.92%	15.74%	15.31%	14.96%	14.80%
1 Year Fixed Rate	15.00%	21.93%	17.91%	16.73%	16.30%	15.96%	15.80%
1 Year Fixed Rate	16.00%	22.92%	18.90%	17.73%	17.29%	16.95%	16.79%
1 Year Fixed Rate	17.00%	23.91%	19.89%	18.72%	18.29%	17.95%	17.79%
2 Year Fixed Rate	13.00%	19.94%	15.93%	14.75%	14.31%	13.97%	13.81%
2 Year Fixed Rate	14.00%	20.93%	16.92%	15.74%	15.31%	14.96%	14.80%
2 Year Fixed Rate	15.00%	21.93%	17.91%	16.73%	16.30%	15.96%	15.80%
2 Year Fixed Rate	16.00%	22.92%	18.90%	17.73%	17.29%	16.95%	16.79%
2 Year Fixed Rate	17.00%	23.91%	19.89%	18.72%	18.29%	17.95%	17.79%
3 Year Fixed Rate	13.00%	19.94%	15.93%	14.75%	14.31%	13.97%	13.81%
3 Year Fixed Rate	14.00%	20.93%	16.92%	15.74%	15.31%	14.96%	14.80%
3 Year Fixed Rate	15.00%	21.93%	17.91%	16.73%	16.30%	15.96%	15.80%
3 Year Fixed Rate	16.00%	22.92%	18.90%	17.73%	17.29%	16.95%	16.79%
3 Year Fixed Rate	17.00%	23.91%	19.89%	18.72%	18.29%	17.95%	17.79%
4 Year Fixed Rate	13.00%	19.94%	15.93%	14.75%	14.31%	13.97%	13.81%
4 Year Fixed Rate	14.00%	20.93%	16.92%	15.74%	15.31%	14.96%	14.80%
4 Year Fixed Rate	15.00%	21.93%	17.91%	16.73%	16.30%	15.96%	15.80%
4 Year Fixed Rate	16.00%	22.92%	18.90%	17.73%	17.29%	16.95%	16.79%
4 Year Fixed Rate	17.00%	23.91%	19.89%	18.72%	18.29%	17.95%	17.79%
5 Year Fixed Rate	13.00%	19.94%	15.93%	14.75%	14.31%	13.97%	13.81%
5 Year Fixed Rate	14.00%	20.93%	16.92%	15.74%	15.31%	14.96%	14.80%
5 Year Fixed Rate	15.00%	21.93%	17.91%	16.73%	16.30%	15.96%	15.80%
5 Year Fixed Rate	16.00%	22.92%	18.90%	17.73%	17.29%	16.95%	16.79%
5 Year Fixed Rate	17.00%	23.91%	19.89%	18.72%	18.29%	17.95%	17.79%

WARNING: This comparison rate applies 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 rate but may influence the cost of the loan.

All comparison rates in this schedule are based on unsecured loan amounts.

St.George Bank does not provide credit at a particular rate for each of the terms specified in this comparison rate schedule.

Comparison Rate Schedule

Date of issue: 14.04.09

Secured Loan - Provided by Esanda Finance Corporation Limited

Annual Percentage Rate (p.a.)		19.60%
Amount	Term	Comparison Rate (per annum)
\$10,000	3 yrs	22.43%
\$15,000	4 yrs	21.18%
\$20,000	4 yrs	20.78%
\$25,000	5 yrs	20.43%
\$30,000	5 yrs	20.29%
\$50,000	7 yrs*	19.94%

These rates are applicable for secured loans

* Credit is available for this amount but in some cases not for the term specified in this Schedule.

WARNING: This comparison rate applies 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 rate but may influence the cost of the loan.

Introducing Comparison Rates

What is a Comparison Rate?

The Comparison Rate is a calculation that reveals the cost of a loan taking into account the upfront or ongoing interest rate, together with all other known fees.

Why is Comparison Rate being introduced?

To provide customers with information regarding the cost of lending, taking into consideration establishment and ongoing fees to enable comparison of different loan types and lenders. All states and territories introduced legislation effective 1 July 2003 making it mandatory for lenders to provide a Comparison Rate when advertising interest rates for all regulated lending.

How does the Comparison Rate work?

The Comparison Rate takes into consideration the costs associated with setting up a loan including the nominal interest rate, the loan approval fee and any other upfront or ongoing fees. It excludes government fees and charges, because they are standard across all loans.

The resulting Comparison Rate can then be compared against the Comparison Rate for other loan types and loans with other lenders.

How do we come up with the Comparison Rate?

With an Esanda loan the comparison rate includes the interest rate, loan establishment fee, and loan administration charge of \$5.00 per month.

What is the Comparison Rate Schedule?

The Comparison Rate Schedule is a table which displays Comparison Rates for varying loan amounts and terms.

The loan amounts and terms displayed in the schedule are examples that most closely match our loans. These examples are determined by law and will be consistent for all lenders providing similar products.



Comparison Rate Schedule - Australian Motor Finance

Issue Date - 28th October 2008

Consumer Loan		Average Annual percentage rate less 2%		Average Annual percentage rate less 1%		Average Annual percentage rate		Average Annual percentage rate plus 1%		Average Annual percentage rate plus 2%	
Amount of Secured Credit	Term of Loan	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate
\$10,000	3 yrs	17.00%	19.97%	18.00%	20.97%	19.00%	21.98%	20.00%	22.98%	21.00%	23.99%
\$15,000	4 yrs	17.00%	18.49%	18.00%	19.50%	19.00%	20.50%	20.00%	21.50%	21.00%	22.51%
\$20,000	4 yrs	17.00%	18.12%	18.00%	19.12%	19.00%	20.13%	20.00%	21.13%	21.00%	22.13%
\$25,000	5 yrs	17.00%	17.72%	18.00%	18.73%	19.00%	19.73%	20.00%	20.73%	21.00%	21.74%
\$30,000	5 yrs	17.00%	17.60%	18.00%	18.61%	19.00%	19.61%	20.00%	20.61%	21.00%	21.61%
\$50,000	7 yrs	17.00%	17.27%	18.00%	18.27%	19.00%	19.27%	20.00%	20.27%	21.00%	21.28%

IMPORTANT WARNINGS AND NOTICES

1. WARNING: This comparison rate applies 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 rate but may influence the cost of the loan.
2. WARNING: Credit is available for the amount but not necessarily the term specified. The law requires that for comparison purposes the loan terms specified should be used to calculate the comparison.

Credit provided by Secure Funding Pty Ltd ABN 55077 248 983.

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