

# Comparison Rate Schedule

Date of issue: 16.12.2011

		Standard Variable Rate Loan, Home Improvement and Supplementary Loan	Fixed Rate Loan							Simplicity PLUS	Money <sup>^</sup> Saver Loan
			1 Year fixed at	2 Years fixed at	3 Years fixed at	4 Years fixed at	5 Years fixed at	7 Years fixed at	10 Years fixed at		
Annual Percentage Rate (p.a.)		7.30%	6.19% then variable rate 7.30%	5.95% then variable rate 7.30%	6.29% then variable rate 7.30%	6.74% then variable rate 7.30%	6.79% then variable rate 7.30%	7.69% then variable rate 7.30%	7.69% then variable rate 7.30%	6.60%	6.90%
Amount	Term	Comparison Rate# (per annum)									
\$20,000	4 years	9.73%	9.01%	8.77%	9.11%	9.71%					
\$25,000	5 years	8.94%	8.31%	8.02%	8.22%	8.69%	8.85%				
\$30,000	5 years	8.67%	8.07%	7.75%	7.92%	8.37%	8.51%				
\$50,000	7 years	7.94%	7.50%	7.19%	7.24%	7.54%	7.58%	8.53%		7.04%	7.75%
\$70,000	25 years	7.52%	7.31%	7.17%	7.16%	7.26%	7.26%	7.75%	7.84%	6.70%	7.23%
\$100,000	25 years	7.45%	7.27%	7.12%	7.12%	7.21%	7.20%	7.68%	7.76%	6.67%	7.13%
\$130,000	25 years	7.42%	7.25%	7.10%	7.09%	7.18%	7.17%	7.65%	7.72%	6.66%	7.08%
\$150,000	25 years	7.40%	7.24%	7.09%	7.08%	7.17%	7.16%	7.63%	7.71%	6.65%	7.06%
\$200,000	25 years	7.38%	7.23%	7.08%	7.06%	7.15%	7.14%	7.61%	7.68%	6.64%	7.02%
\$225,000	25 years	7.37%	7.22%	7.07%	7.06%	7.15%	7.13%	7.60%	7.67%	6.64%	7.01%
\$250,000	25 years	7.36%	7.22%	7.07%	7.05%	7.14%	7.13%	7.59%	7.66%	6.63%	7.00%
\$275,000	30 years	7.35%	7.23%	7.09%	7.07%	7.15%	7.14%	7.56%	7.63%	6.63%	6.98%
\$300,000	30 years	7.35%	7.22%	7.09%	7.07%	7.15%	7.13%	7.56%	7.62%	6.63%	6.98%
<b>ANZ Home and Residential Investment Loans – Provided by Australia and New Zealand Banking Group Ltd</b>											

# These rates are applicable for secured loans only.

<sup>^</sup> This product is no longer available for sale.

ANZ Equity Release product is no longer available for sale.

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.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522.



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ANZ Personal Loans – Provided by Australia and New Zealand Banking Group Limited												
		Variable Rate Loan					Fixed Rate Loan					Graduate Loans
Annual Percentage Rate (p.a.)		Average Annual Percentage Rate										14.90%
		12.90%	13.90%	14.90%	15.90%	16.90%	11.95%	12.95%	13.95%	14.95%	15.95%	
Amount	Term	P Comparison Rate™ ** (per annum)										
\$5,000	2 years	20.27%	21.25%	22.24%	23.23%	24.23%	19.33%	20.32%	21.30%	22.29%	23.28%	22.24%***
\$10,000	3 years	16.03%	17.02%	18.01%	19.00%	19.99%	15.09%	16.08%	17.07%	18.06%	19.05%	18.01%***
\$15,000	4 years	14.78%	15.78%	16.77%	17.76%	18.75%	13.84%	14.83%	15.82%	16.82%	17.81%	16.77%***
\$20,000	4 years	14.31%	15.31%	16.30%	17.29%	18.29%	13.37%	14.36%	15.36%	16.35%	17.34%	16.30%***
\$25,000	5 years	13.95%	14.94%	15.93%	16.93%	17.92%	13.01%	14.00%	14.99%	15.98%	16.98%	15.93%
\$30,000	5 years	13.77%	14.77%	15.76%	16.76%	17.75%	12.83%	13.82%	14.82%	15.81%	16.81%	15.76%
\$50,000	7 years	13.37%	14.36%	15.36%	16.36%	17.35%	12.42%	13.42%	14.41%	15.41%	16.41%	15.36%

\*These rates are applicable for secured loans only.

\*\* These rates are applicable for unsecured loans only

\*\*\*Credit is available for this amount but in some cases not for the term specified in this Schedule. (The law requires that, for comparison purposes, the term specified for this amount must be used to calculate the comparison rate).

Australia and New Zealand Banking Group Limited ABN 11 005 357 522

