

Comparison Rate Schedule

Date of issue: 03.09.2010

| | | Standard Variable Rate Loan, Home Improvement and Supplementary Loan | Fixed Rate Loan | | | | | | | Simplicity PLUS | Money [^] 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.) | | 7.41% | 6.89% then variable rate 7.41% | 7.05% then variable rate 7.41% | 7.23% then variable rate 7.41% | 7.69% then variable rate 7.41% | 7.79% then variable rate 7.41% | 8.24% then variable rate 7.41% | 8.32% then variable rate 7.41% | 6.71% | 7.01% |
| Amount | Term | Comparison Rate# (per annum) | | | | | | | | | |
| \$20,000 | 4 years | 9.85% | 9.39% | 9.63% | 9.99% | 10.65% | | | | | |
| \$25,000 | 5 years | 9.05% | 8.64% | 8.78% | 9.03% | 9.61% | 9.84% | | | | |
| \$30,000 | 5 years | 8.78% | 8.40% | 8.51% | 8.73% | 9.29% | 9.50% | | | | |
| \$50,000 | 7 years | 8.06% | 7.78% | 7.80% | 7.93% | 8.35% | 8.52% | 9.08% | | 7.15% | 7.86% |
| \$70,000 | 25 years | 7.63% | 7.48% | 7.48% | 7.51% | 7.69% | 7.78% | 8.12% | 8.34% | 6.82% | 7.34% |
| \$100,000 | 25 years | 7.57% | 7.44% | 7.44% | 7.47% | 7.64% | 7.72% | 8.06% | 8.27% | 6.79% | 7.24% |
| \$130,000 | 25 years | 7.53% | 7.42% | 7.41% | 7.44% | 7.61% | 7.69% | 8.02% | 8.23% | 6.77% | 7.19% |
| \$150,000 | 25 years | 7.52% | 7.41% | 7.40% | 7.43% | 7.60% | 7.68% | 8.01% | 8.21% | 6.76% | 7.17% |
| \$200,000 | 25 years | 7.49% | 7.40% | 7.39% | 7.41% | 7.58% | 7.65% | 7.98% | 8.18% | 6.75% | 7.13% |
| \$225,000 | 25 years | 7.48% | 7.40% | 7.38% | 7.41% | 7.58% | 7.65% | 7.98% | 8.17% | 6.75% | 7.12% |
| \$250,000 | 25 years | 7.48% | 7.39% | 7.38% | 7.40% | 7.57% | 7.64% | 7.97% | 8.16% | 6.74% | 7.11% |
| \$275,000 | 30 years | 7.47% | 7.39% | 7.38% | 7.40% | 7.55% | 7.62% | 7.92% | 8.10% | 6.74% | 7.09% |
| \$300,000 | 30 years | 7.46% | 7.39% | 7.38% | 7.40% | 7.55% | 7.61% | 7.91% | 8.10% | 6.74% | 7.09% |
| ANZ Home and Residential Investment Loans – Provided by Australia and New Zealand Banking Group Ltd | | | | | | | | | | | |

These rates are applicable for secured loans only.

^ 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.



Comparison Rate Schedule

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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% | 12.95% | 13.95% | 14.95% | 15.95% | 16.95% | |
| Amount | Term | Comparison Rate ** (per annum) | | | | | | | | | | |
| \$5,000 | 2 years | 20.27% | 21.25% | 22.24% | 23.23% | 24.23% | 20.32% | 21.30% | 22.29% | 23.28% | 24.28% | 22.24%*** |
| \$10,000 | 3 years | 16.03% | 17.02% | 18.01% | 19.00% | 19.99% | 16.08% | 17.07% | 18.06% | 19.05% | 20.04% | 18.01%*** |
| \$15,000 | 4 years | 14.78% | 15.78% | 16.77% | 17.76% | 18.75% | 14.83% | 15.82% | 16.82% | 17.81% | 18.80% | 16.77%*** |
| \$20,000 | 4 years | 14.31% | 15.31% | 16.30% | 17.29% | 18.29% | 14.36% | 15.36% | 16.35% | 17.34% | 18.34% | 16.30%*** |
| \$25,000 | 5 years | 13.95% | 14.94% | 15.93% | 16.93% | 17.92% | 14.00% | 14.99% | 15.98% | 16.98% | 17.97% | 15.93% |
| \$30,000 | 5 years | 13.77% | 14.77% | 15.76% | 16.76% | 17.75% | 13.82% | 14.82% | 15.81% | 16.81% | 17.80% | 15.76% |
| \$50,000 | 7 years | 13.37% | 14.36% | 15.36% | 16.36% | 17.35% | 13.42% | 14.41% | 15.41% | 16.41% | 17.40% | 15.36% |

| ANZ Car Loans | | | | | | | | |
|-------------------------------|------------|--|--------|--------|--------|--------|--|--------------------------|
| | | Phone and Internet Loans | | | | | Branch Fixed Rate Loans | |
| | | Rates applicable for applications initiated via the Internet and Phone | | | | | Rates only available for applications initiated through branch | |
| Annual Percentage rate (p.a.) | | Average Annual Percentage Rate | | | | | New Car Loan Fixed Rate | Used Car Loan Fixed Rate |
| | | 9.00% | 10.00% | 11.00% | 12.00% | 13.00% | 10.25% | 11.25% |
| Amount | Term | Comparison Rate * (per annum) | | | | | | |
| \$10,000 | 3 years | 11.82% | 12.82% | 13.82% | 14.82% | 15.83% | 13.07 % | 14.07% |
| \$15,000 | 4 years | 10.59% | 11.59% | 12.59% | 13.59% | 14.59% | 11.84% | 12.84% |
| \$20,000 | 4 years | 10.19% | 11.19% | 12.19% | 13.19% | 14.19% | 11.44% | 12.44% |
| \$25,000 | 5 years | 9.84% | 10.84% | 11.84% | 12.84% | 13.84% | 11.09% | 12.09% |
| \$30,000 | 5 years | 9.70% | 10.70% | 11.70% | 12.70% | 13.70% | 10.95% | 11.95% |
| \$50,000 | 7 years*** | 9.36% | 10.35% | 11.35% | 12.35% | 13.35% | 10.60% | 11.60% |

*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).

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