



Comparison Rate Schedule

Date of issue: 02/02/09

Home and Residential Investment Loans										
		Smart Choice	Wealth Power Line of Credit	Clear Value	VIP Advantage \$150,000 to <\$250,000	VIP Advantage \$250,000 to <\$500,000	Fastdoc Plus	Fastdoc Plus Line of Credit	Rate Breaker	
Annual Percentage Rate		6.84%	6.84%	6.26%	6.29%	6.19%	7.04%	7.04%	5.43%	
Amount	Term	Comparison Rate (per annum)								
\$ 50,000	7 years	7.44%	N/A	6.87%	N/A	N/A	7.73%	7.73%	N/A	
\$ 70,000	25 years	6.97%	6.97%	6.39%	N/A	N/A	7.19%	7.19%	N/A	
\$ 100,000	25 years	6.93%	6.93%	6.35%	N/A	N/A	7.15%	7.15%	5.51%	
\$ 130,000	25 years	6.91%	6.91%	6.33%	N/A	N/A	7.12%	7.12%	5.49%	
\$ 150,000	25 years	6.90%	6.90%	6.32%	6.60%	N/A	7.11%	7.11%	5.48%	
\$ 200,000	25 years	6.89%	6.89%	6.30%	6.52%	N/A	7.09%	7.09%	5.47%	
\$ 225,000	25 years	6.88%	6.88%	6.30%	6.49%	N/A	7.09%	7.09%	5.46%	
\$ 250,000	25 years	6.88%	6.88%	6.30%	6.47%	6.38%	7.08%	7.08%	5.46%	
\$ 275,000	30 years	6.87%	6.87%	6.29%	6.45%	6.35%	7.07%	7.07%	5.45%	
\$ 300,000	30 years	6.87%	6.87%	6.29%	6.43%	6.33%	7.07%	7.07%	5.45%	

Warning: This comparison rate schedule applies only to the 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.

* Fastdoc products - rates are applicable to new loans only

Credit Provider: GEL Custodians Pty Limited ACN 118 374 155

Wizard Home Loans Pty Limited ABN 72 073 819 002