

COMPARISON RATE SCHEDULE

Credit Provider: HSBC Australia Limited ABN 48 006 434 162



Date of Issue: 10 - July - 2006

PERSONAL LOAN

Amount and Term	SECURED PERSONAL LOAN		UNSECURED PERSONAL LOAN	
	Fixed Annual Percentage Rate (p.a.) for term of loan	Comparison Rate (p.a.)	Fixed Annual Percentage Rate (p.a.) for term of loan	Comparison Rate (p.a.)
\$5 000 for a term of 2 years	11.95%	17.68%	11.95%	17.68%
\$10 000 for a term of 3 years	11.95%	13.89%	11.95%	13.89%
\$15 000 for a term of 4 years	10.95%	11.93%	10.95%	11.93%
\$20 000 for a term of 4 years	10.95%	11.68%	10.95%	11.68%
\$25 000 for a term of 5 years	10.95%	11.43%	10.95%	11.43%
\$30 000 for a term of 5 years	10.95%	11.35%	10.95%	11.35%
\$50 000 for a term of 7 years #	9.95%	10.13%	-	-
\$70 000 for a term of 5 years	9.95%	10.12%	-	-
\$100 000 for a term of 5 years	9.95%	10.07%	-	-

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.

The Bank does not provide credit for the term indicated above. Fees and charges are payable.