

## ASG Home Loans Comparison Rate Schedule

Effective Date: 11 Feb 2010

		Mortgage Saver (Variable Rate)		Fixed Rate Loan		
		Base Rate  6.71% p.a.	ASG Member Rate  6.21% p.a.	1 Year fixed at 6.64% p.a. then variable rate at 6.21% p.a.	2 Year fixed at 7.34% p.a. then variable rate at 6.21% p.a.	3 Year fixed at 7.74% p.a. then variable rate at 6.21% p.a.
Amount	Term	Comparison Rate p.a.				
\$20,000	4 years	7.88%	7.38%	7.58%	8.24%	8.82%
\$25,000	5 years	7.26%	7.06%	7.22%	7.80%	8.36%
\$30,000	5 years	7.42%	6.92%	7.08%	7.66%	8.22%
\$50,000	7 years	7.09%	6.59%	6.71%	7.16%	7.64%
\$70,000	25 years	6.88%	6.38%	6.43%	6.61%	6.82%
\$100,000	25 years	6.83%	6.33%	6.38%	6.56%	6.77%
\$130,000	25 years	6.80%	6.31%	6.35%	6.53%	6.74%
\$150,000	25 years	6.79%	6.29%	6.34%	6.52%	6.73%
\$200,000	25 years	6.77%	6.27%	6.32%	6.50%	6.71%
\$225,000	25 years	6.77%	6.27%	6.31%	6.49%	6.70%
\$250,000	25 years	6.76%	6.26%	6.31%	6.49%	6.70%
\$275,000	30 years	6.75%	6.26%	6.29%	6.45%	6.65%
\$300,000	30 years	6.75%	6.25%	6.29%	6.45%	6.64%

These rates are applicable for secured loans only.

**Warning:**

This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates.

Fees and charges are applicable.

Costs such as redraw fees or early repayment fees and cost savings, such as fee waiver, are not included in the comparison rate but may influence the cost of the loan.