

Home Loan & Comparison Rate Schedule



Interest rates are effective from 7 August 2010 and are subject to change.

Annual Percentage Rate (p.a)		Essentials Home Loan Package				Essentials Home Loan					
		\$150,000 to \$249,999	\$250,000 to \$349,999	\$350,000 to \$699,999	\$700,000 and above	Standard Variable Home Loan	Fixed Rate Home Loans				
							1 Year	2 Year	3 Year	4 Year	5 Year
		7.11%	6.91%	6.81%	6.71%	7.41%	6.89%	7.39%	7.39%	7.94%	7.99%
Loan Amount	Term	Comparison Rate (per annum)									
\$25,000	7 Years	N/A	N/A	N/A	N/A	9.27%	9.12%	9.26%	9.26%	9.71%	9.81%
\$30,000	7 Years	N/A	N/A	N/A	N/A	8.96%	8.81%	8.94%	8.94%	9.40%	9.49%
\$50,000	7 Years	N/A	N/A	N/A	N/A	8.33%	8.18%	8.32%	8.32%	8.78%	8.87%
\$70,000	25 Years	N/A	N/A	N/A	N/A	7.76%	7.71%	7.76%	7.76%	7.97%	8.03%
\$100,000	25 Years	N/A	N/A	N/A	N/A	7.66%	7.60%	7.65%	7.65%	7.86%	7.93%
\$130,000	25 Years	N/A	N/A	N/A	N/A	7.60%	7.54%	7.60%	7.59%	7.81%	7.87%
\$150,000	25 Years	7.48%	N/A	N/A	N/A	7.58%	7.52%	7.57%	7.57%	7.78%	7.84%
\$200,000	25 Years	7.39%	N/A	N/A	N/A	7.53%	7.48%	7.53%	7.53%	7.74%	7.80%
\$225,000	25 Years	7.36%	N/A	N/A	N/A	7.52%	7.46%	7.52%	7.51%	7.72%	7.79%
\$250,000	25 Years	N/A	7.13%	N/A	N/A	7.51%	7.45%	7.50%	7.50%	7.71%	7.78%
\$275,000	30 Years	N/A	7.10%	N/A	N/A	7.49%	7.44%	7.49%	7.49%	7.68%	7.74%
\$300,000	30 Years	N/A	7.09%	N/A	N/A	7.49%	7.44%	7.48%	7.48%	7.67%	7.73%
\$500,000	30 Years	N/A	N/A	6.92%	N/A	7.46%	7.41%	7.45%	7.45%	7.64%	7.70%
\$750,000	30 Years	N/A	N/A	N/A	6.78%	7.44%	7.39%	7.44%	7.44%	7.44%	7.44%

Normal lending criteria, terms, conditions, fees and charges apply and are available in full on application. TIO is Government guaranteed and not regulated by APRA.

Warning: These comparison rates apply 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. ABN 72 532 995 678