



# HomeNorth

## Comparison Rate Schedule

Date of Issue 8th April 2009.

### CHIEF EXECUTIVE OFFICER (HOUSING) LOANS

	HomeNorth Standard Variable Loan	HomeNorth Shared Equity Loan
Annual Percentage Rate (p.a.)	4.74%	4.74%
Amount	Comparison Rate (per annum)	
Term		
\$20,000 for a term of 4 years	5.15%	5.15%
\$25,000 for a term of 5 years	5.00%	5.00%
\$30,000 for a term of 5 years	4.96%	4.96%
\$50,000 for a term of 7 years	4.84%	4.84%
\$70,000 for a term of 25 years	4.76%	4.76%
\$100,000 for a term of 25 years	4.76%	4.76%
\$130,000 for a term of 25 years	4.75%	4.75%
\$150,000 for a term of 25 years	4.75%	4.75%
\$200,000 for a term of 25 years	4.75%	4.75%
\$225,000 for a term of 25 years	4.75%	4.75%
\$250,000 for a term of 25 years	4.75%	4.75%

All rates are applicable for secured loans.

*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 saving such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.*

Chief Executive Officer (Housing)