

Comparison Rate Schedule

Esanda Secured Loan

Date of issue: August 2009

Annual Percentage Rate (p.a.)		10.00%	11.00%	12.00%	13.00%	14.00%
Amount	Term	Comparison Rate (per annum)				
\$10,000 for a term of	3 yrs	12.82%	13.82%	14.82%	15.83%	16.83%
\$15,000 for a term of	4 yrs	11.59%	12.59%	13.59%	14.59%	15.59%
\$20,000 for a term of	4 yrs	11.19%	12.19%	13.19%	14.19%	15.19%
\$25,000 for a term of	5 yrs	10.84%	11.84%	12.84%	13.84%	14.84%
\$30,000 for a term of	5 yrs	10.70%	11.70%	12.70%	13.70%	14.70%
\$50,000 for a term of	7 yrs*	10.35%	11.35%	12.35%	13.35%	14.35%

These rates are applicable for secured loans.

*Credit is available for this amount but in some cases not for the term specified in this Schedule. The law requires that, for comparison purposes, the term specified for this amount must be used to calculate the comparison rate. Credit provided by Esanda, a division of Australia and New Zealand Banking Group Limited ABN 11 005 357 522. Item No. 79959 06.2009 W160573

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.

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