

Date of issue: 01-Jul-11

Lifeplan Term Combo Personal Loans

Fixed Term Years	1	2	3	4	5	
Fixed Rate p.a.	11.74% then the variable rate	11.74% then the variable rate	11.74% then the variable rate	11.74% then the variable rate	11.74% then the variable rate	
Variable Rate p.a.	12.99%	12.99%	12.99%	12.99%	12.99%	12.99%

Loan Amount Loan Term (years) **Comparison Rate (per annum)**

\$2,500	2	16.20%	15.89%	n/a	n/a	n/a	17.16%
\$5,000	2	14.09%	13.78%	n/a	n/a	n/a	15.04%
\$10,000	3	12.98%	12.57%	12.44%	n/a	n/a	13.69%
\$15,000	4	12.78%	12.39%	12.17%	12.10%	n/a	13.35%
\$20,000	4	12.69%	12.30%	12.08%	12.01%	n/a	13.26%
\$25,000	5	12.68%	12.33%	12.10%	11.96%	11.92%	13.17%
\$30,000	5	12.65%	12.30%	12.07%	11.93%	11.89%	13.14%
\$50,000	7	12.68%	12.39%	12.17%	12.00%	11.89%	13.06%

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. These rates are applicable for secured loans only.