

Adelaide Bank Limited Comparison Rate Schedule

Home Loan Products			Term Loan Balanced Variable	Term Loan Lo Doc Variable	Term Loan Balanced 100% Offset	Term Loan Lo Doc 100% Offset	Term Loan Lo Doc Plus	LOC Property Line	Home Line Balanced P & I	Home Line Lo Doc Variable	LOC Lo Doc Plus
Annual Percentage Rate:			7.90%	8.45%	7.90%	8.45%	9.15%	8.55%	8.00%	8.55%	9.25%
Loan Amount	Loan Term (Yrs)	Secured or Unsecured									
\$10,000	3	Secured	16.09%	16.57%	16.09%	16.57%	17.30%				
\$15,000	4	Secured	11.96%	12.38%	11.96%	12.38%	13.19%				
\$20,000	4	Secured	10.95%	11.36%	10.95%	11.36%	12.18%				
\$25,000	5	Secured	9.83%	10.20%	9.83%	10.20%	11.07%				
\$30,000	5	Secured	9.51%	9.87%	9.51%	9.87%	10.75%				
\$50,000	7	Secured	8.58%	8.87%	8.58%	8.87%	9.83%				
\$70,000	25	Secured	8.04%	8.16%	8.04%	8.16%	9.30%	8.95%	8.40%	8.52%	8.67%
\$100,000	25	Secured	8.00%	8.12%	8.00%	8.12%	9.25%	8.83%	8.28%	8.40%	8.55%
\$130,000	25	Secured	7.98%	8.09%	7.98%	8.09%	9.23%	8.76%	8.22%	8.33%	8.49%
\$150,000	25	Secured	7.97%	8.08%	7.97%	8.08%	9.22%	8.74%	8.19%	8.31%	8.46%
\$200,000	25	Secured	7.95%	8.07%	7.95%	8.07%	9.20%	8.69%	8.14%	8.26%	8.41%
\$225,000	25	Secured	7.94%	8.06%	7.94%	8.06%	9.20%	8.67%	8.12%	8.24%	8.39%
\$250,000	25	Secured	7.94%	8.06%	7.94%	8.06%	9.19%	8.66%	8.11%	8.23%	8.38%
\$275,000	30	Secured	7.93%	8.04%	7.93%	8.04%	9.18%				
\$300,000	30	Secured	7.93%	8.04%	7.93%	8.04%	9.18%				

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 com

Credit provided by Adelaide Bank Limited, ABN 54 061 461 550.