

Home Loans	Loan Amount	LVR	Rates p.a.		Standard Fees		Package Fees
			Annual Rate	Comparison Rate~	Establishment Fee	Monthly Loan Service Fee	Annual Package Fee

STANDARD OFFERS

PRINCIPAL & INTEREST HOME LOANS

Home Loan Plus with Freedom Package*+	Package Discount	\$100,000 or more	<=80%	4.98%	5.35%	N/A	N/A	\$395 p.a.
	1 Year Fixed			4.84%	5.33%			
	2 Year Fixed			4.79%	5.31%			
	3 Year Fixed			4.79%	5.29%			
	4 Year Fixed			4.79%	5.28%			
	5 Year Fixed			4.94%	5.33%			
Home Loan Plus (non Package)	Standard Variable	\$10,000 or more	<=80%	6.10%	6.25%	\$600	\$10 p/mth	N/A
	1 Year Fixed			4.94%	6.13%			
	2 Year Fixed			4.94%	6.03%			
	3 Year Fixed			4.89%	5.91%			
	4 Year Fixed			5.04%	5.87%			
	5 Year Fixed			5.19%	5.86%			

INTEREST ONLY HOME LOANS

Home Loan Plus with Freedom Package*+	Package Discount	\$100,000 or more	<=80%	4.98%	5.35%	N/A	N/A	\$395 p.a.
	1 Year Fixed			4.84%	5.33%			
	2 Year Fixed			4.79%	5.31%			
	3 Year Fixed			4.79%	5.29%			
	4 Year Fixed			4.79%	5.28%			
	5 Year Fixed			4.94%	5.33%			
Home Loan Plus (non Package)	Standard Variable	\$10,000 or more	<=80%	6.10%	6.25%	\$600	\$10 p/mth	N/A
	1 Year Fixed			4.94%	6.13%			
	2 Year Fixed			4.94%	6.03%			
	3 Year Fixed			4.89%	5.91%			
	4 Year Fixed			5.04%	5.87%			
	5 Year Fixed			5.19%	5.86%			

LINES OF CREDIT

Line of Credit	Package Variable	\$100,000 or more	<=80%	5.76%	N/A	N/A	N/A	\$395 p.a.
	Standard Variable	\$10,000 or more		6.32%		\$600	\$10 p/mth	N/A

Interest rates on this schedule are not available for owner occupied - please refer to 'Owner Occupied Home Loan Rates Schedule'. Initial qualifying amount for Package is \$100,000 in new or additional loans. Package Discount is determined by Total Package Borrowings of eligible Package loans at the time of application. Initial Package Discounts will apply regardless of outstanding package loan balances. An Annual Package Fee applies. Package Discount Fixed Rates revert to the Package Discount Variable rate upon expiry of the fixed term (revert rate) - unless refixed. Standard Rates and fees are applicable if the Package is cancelled. Refer to the Freedom Package 'Schedule of Benefits' & 'Terms & Conditions' for full details. ~ Standard Fixed Rates revert to the Standard Variable rate upon expiry of the fixed term - unless refixed. Other fees and charges apply please refer to Home Loan Fees & Charges Schedule for full details. + Freedom Package interest rates are not available to non-resident loan applicants. For interest eligibility purposes, construction loans with an interest only period during construction will be treated as P & I loans.

Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services & Australian Credit Licence No: 239686) is the credit issuer. Interest rates are shown on a per annum (p.a.) basis. ~Comparison rates based on secured loan of \$150,000 over 25 years. WARNING:

This comparison rate applies only to the examples given. Different amounts & terms will result in different comparison rates. Costs such as redraw fees or early repayment fees & cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. This is not an offer to lend - all loans are subject to credit assessment criteria, terms & conditions and fees & charges - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide available at our branches or www.auswidebank.com.au.