

Comparison Rate Schedule

Amount of Credit	Loan Term in months	Loan Term in years	Security	Money Start Annual % Rate less 2%		Money Start Annual % Rate less 1%		Money Start Annual % Rate		Money Start Annual % Rate plus 1%		Money Start Annual % Rate plus 2%	
				APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate
1,000	6	0.5	Unsecured	34%	60.75%	35%	61.77%	36%	62.78%	37%	63.79%	38%	64.81%
1,500	12	1	Unsecured	34%	46.82%	35%	47.81%	36%	48.81%	37%	49.81%	38%	50.81%
2,500	24	2	Unsecured	34%	39.78%	35%	40.78%	36%	41.77%	37%	42.76%	38%	43.75%
5,000	36	3	Unsecured	34%	36.48%	35%	37.47%	36%	38.47%	37%	39.46%	38%	40.45%

WARNING: These comparison rates apply 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 waivers, are not included in the comparison rate but may influence the cost of the loan.

Credit may not be available for the amounts or terms specified in this table. The law requires that for comparison purposes the term specified for this amount must be used to calculate the comparison rate.