

The State of Queensland (represented by the Department of Communities)(lender)

Pathways Shared Equity Loan 3 Year Fixed Interest Rate Period

Comparison Rate Schedule issued: 1/11/2009

Amount	Term	Comparison Rate	Annual Percentage Rate	Secured or Unsecured
\$ 10,000	3 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 15,000	4 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 20,000	4 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 25,000	5 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 30,000	5 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 50,000	7 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 70,000	25 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 100,000	25 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 130,000	25 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 150,000	25 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 200,000	25 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 225,000	25 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 250,000	25 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 275,000	30 years	7.1900% p.a.	7.1900% p.a.	Secured
\$ 300,000	30 years	7.1900% p.a.	7.1900% p.a.	Secured

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 early repayment fees are not included in the comparison rate but may influence the cost of the loan.

