

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

**Queensland Housing Finance Loan 2 for RPP Refinance
with 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 |

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.

