



Collins Securities Comparison Rates
9th July 2010

| Home and Residential Investment Loans - Provided by Collins Securities | | | | | | | | |
|--|----------|--|---------------------------------------|---------------------------------|--------------------------|--------------------------------|---------------------------------|--------------------------------|
| | | Collins Aurora 95 Non Genuine Savings Investment | Collins Aurora 95 Non Genuine Savings | Collins Aurora Low Doc Purchase | Collins Variable Special | Collins Aurora Low Doc 75 Refi | Collins Non Conforming Full Doc | Collins Non Conforming Low Doc |
| Annual Percentage Rate | | 6.82% | 7.30% | 7.90% | 6.77% | 8.89% | 7.75% | 9.50% |
| Amount | Term | | | | | | | |
| \$ 50,000 | 7 years | 7.19% | 8.57% | 9.80% | 8.34% | 9.54% | 8.79% | 10.56% |
| \$ 70,000 | 25 years | 6.92% | 7.89% | 8.76% | 7.51% | 9.26% | 8.02% | 9.80% |
| \$ 100,000 | 25 years | 6.89% | 7.71% | 8.50% | 7.29% | 9.23% | 7.94% | 9.71% |
| \$ 130,000 | 25 Years | 6.87% | 7.62% | 8.36% | 7.17% | 9.21% | 7.90% | 9.66% |
| \$ 150,000 | 25 Years | 6.87% | 7.58% | 8.30% | 7.12% | 9.20% | 7.88% | 9.64% |
| \$ 200,000 | 25 Years | 6.85% | 7.51% | 8.20% | 7.03% | 9.19% | 7.85% | 9.61% |
| \$ 225,000 | 25 Years | 6.85% | 7.48% | 8.17% | 7.00% | 9.19% | 7.84% | 9.60% |
| \$ 250,000 | 25 Years | 6.85% | 7.47% | 8.14% | 6.98% | 9.18% | 7.83% | 9.59% |
| \$ 275,000 | 30 Years | 6.84% | 7.44% | 8.11% | 6.95% | 9.18% | 7.81% | 9.57% |
| \$ 300,000 | 30 Years | 6.84% | 7.43% | 8.09% | 6.93% | 9.18% | 7.81% | 9.57% |

Warning: This comparison rate applies only to the example or example 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 comparison rate but may influence the cost of the loan.