

Collins Securities



Residential Lending Interest Rate Bulletin

9th July 2010

For New Business

Full Documentation Variable Interest Rates

	Interest Rate	Comparison Rate
<i>Collins Aurora 95 Non Genuine Savings</i>	7.30%	7.43%
<i>Collins Aurora 95 Non Genuine Savings Investment</i>	6.82%	6.84%
<i>Collins Variable Special</i>	6.77%	6.93%

Low Documentation Variable Interest Rates

<i>Collins Low Doc 60</i>	7.75%	7.77%
<i>Collins Aurora Low Doc Refi 75</i>	8.89%	9.18%
<i>Collins Aurora Low Doc Refi 80</i>	9.15%	9.18%
<i>Collins Aurora Low Doc Purchase</i>	7.90%	8.09%

Non Conforming Variable Interest Rates

<i>Collins Non Conforming Full Doc</i>	7.75%	7.81%
<i>Collins Non Conforming Low Doc</i>	9.50%	9.57%

Conditions, fees and charges apply to the various products listed. Full details are available upon application. All loans are subject to lending and credit approval criteria and apply to new customers only. The Comparison Rate for each of the home loan products nominated on this page is based on a secured loan of \$300,000 over a term of 30 years. 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 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. A Comparison Rate Schedule is available from the Offices of Collins Securities.