

<b>Home &amp; Investment Loans</b>									
<b>Products</b>	Standard Variable Rate Principal and Interest Loan	Standard Variable Rate Interest Only Loan	Basic Variable Home Loan	Standard Home & Investment Fixed Rate Loans					
				1 Year fixed at	2 Years fixed at	3 Years fixed at	4 Years fixed at	5 Years fixed at	
<b>Annual Percentage Rate (per annum)</b>	7.39%	7.39%	6.69%	6.99% then at our Standard Variable Rate	7.29% then at our Standard Variable Rate	7.39% then at our Standard Variable Rate	7.89% then at our Standard Variable Rate	7.99% then at our Standard Variable Rate	
<b>Amount</b>	<b>Term</b>	<b>Comparison Rate (% per annum)</b>							
\$10,000	3 years	11.40	9.54		11.16	11.30	11.40		
\$15,000	4 years	9.43	8.51		9.25	9.35	9.43	9.94	
\$20,000	4 years	8.92	8.23		8.74	8.85	8.92	9.43	
\$25,000	5 years	8.38	7.94		8.23	8.32	8.38	8.87	8.99
\$30,000	5 years	8.22	7.85		8.06	8.15	8.22	8.70	8.82
\$50,000	7 years	7.75	7.60	7.50	7.63	7.70	7.75	8.17	8.31
\$70,000	25 years	7.47	7.45	7.02	7.43	7.45	7.47	7.67	7.75
\$100,000	25 years	7.44	7.43	6.92	7.40	7.42	7.44	7.64	7.72
\$130,000	25 years	7.43	7.42	6.86	7.39	7.41	7.43	7.62	7.70
\$150,000	25 years	7.42	7.41	6.84	7.38	7.40	7.42	7.61	7.70
\$200,000	25 years	7.41	7.40	6.80	7.37	7.39	7.41	7.60	7.69
\$225,000	25 years	7.41	7.40	6.79	7.36	7.39	7.41	7.60	7.68
\$250,000	25 years	7.40	7.40	6.78	7.36	7.38	7.40	7.60	7.68
\$275,000	30 years	7.40	7.40	6.76	7.36	7.38	7.40	7.57	7.65
\$300,000	30 years	7.40	7.39	6.75	7.36	7.38	7.40	7.57	7.65

All comparison rates shown are for secured loans. Fees and charges are payable. All loans provided by Community CPS Australia Ltd ABN 15 087 651 143.

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.

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