



## Comparison Rate Schedule

Issue Date: 3 March 2005

ABN: 18 102 192 227  
 18 / 47 Neridah Street  
 Chatswood NSW 2067  
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### ***Perfect* + Secured Home Loans**

Credit Provider: Perpetual Trustees Victoria Limited

Loan Amount	Loan Term	Variable	Stamp Duty Exempt Variable	Low Doc	Low Doc Line of Credit	Full Doc Line of Credit
<b>ANNUAL PERCENTAGE RATE</b>						
		6.72%	7.05%	7.04%	7.70%	7.45%
<b>COMPARISON RATE</b>						
\$30,000.00	5 Years	8.61%	8.94%	9.08%	9.60%	9.35%
\$50,000.00	7 Years	7.53%	7.87%	7.92%	8.52%	8.27%
\$70,000.00	25 Years	6.91%	7.25%	7.25%	7.90%	7.65%
\$100,000.00	25 Years	6.86%	7.19%	7.19%	7.84%	7.59%
\$130,000.00	25 Years	6.82%	7.16%	7.15%	7.81%	7.56%
\$150,000.00	25 Years	6.81%	7.14%	7.14%	7.79%	7.54%
\$200,000.00	25 Years	6.79%	7.12%	7.11%	7.77%	7.52%
\$225,000.00	25 Years	6.78%	7.11%	7.11%	7.76%	7.51%
\$250,000.00	25 Years	6.77%	7.11%	7.10%	7.76%	7.51%
\$275,000.00	30 Years	6.76%	7.09%	7.09%	7.75%	7.50%
\$300,000.00	30 Years	6.76%	7.09%	7.08%	7.74%	7.49%

**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.