

# Comparison Rate Schedule

## Comparison Rate Schedule

Arab Bank Australia Limited ABN 37 002 950 AFSL 234563

Issue Date: 11 June 2010

|                   |          | HeadStart Home Loan - 6 Months Introductory Rate <sup>1</sup> | HeadStart Home Loan - 12 Months Introductory Rate <sup>1</sup> | The Basics Home Loan | First Step Home Loan <sup>1</sup> | Standard Variable Rate Home Loan | Equity Loan <sup>1</sup> | Revolving Line of Credit - Personal |
|-------------------|----------|---|--|----------------------|-----------------------------------|----------------------------------|--------------------------|-------------------------------------|
| Annual Percentage |          | 6.34%   | 7.24%  | 6.99%                | 7.50%                             | 7.95%                            | 8.45%                    | 7.95%                               |
| Amount            |          | Comparison Rate (per annum) *                                 |  |                      |                                   |                                  |                          |                                     |
| Term              |          |   |  |                      |                                   |                                  |                          |                                     |
| \$30,000          | 5 Years  | 8.42%   | 9.33%  | 8.64%                | 10.62%                            | 9.04%                            | 9.54%                    | -                                   |
| \$50,000          | 7 Years  | 8.12%   | 8.53%  | 7.78%                | 8.84%                             | 8.42%                            | 8.92%                    | -                                   |
| \$100,000         | 25 Years | 7.98%   | 8.07%  | 7.19%                | 7.73%                             | 8.02%                            | 8.53%                    | -                                   |
| \$150,000         | 25 Years | 7.94%   | 8.00%  | 7.12%                | 7.65%                             | 8.00%                            | 8.50%                    | -                                   |
| \$200,000         | 25 Years | 7.92%   | 7.97%  | 7.09%                | 7.61%                             | 7.99%                            | 8.49%                    | -                                   |
| \$250,000         | 25 Years | 7.91%   | 7.95%  | 7.07%                | 7.59%                             | 7.98%                            | 8.48%                    | -                                   |
| \$275,000         | 30 Years | 7.91%   | 7.94%  | 7.06%                | 7.57%                             | 7.97%                            | 8.47%                    | -                                   |
| \$300,000         | 30 Years | 7.91%   | 7.94%  | 7.05%                | 7.57%                             | 7.97%                            | 8.47%                    | -                                   |

|                   |          | 1 Year Fixed Rate             | 2 Year Fixed Rate | 3 Year Fixed Rate | 4 Year Fixed Rate | 5 Year Fixed Rate | Bridging Loan | Bridging Loan (with Interest Capitalisation) |
|-------------------|----------|-------------------------------|-------------------|-------------------|-------------------|-------------------|---------------|--|
| Annual Percentage |          | 6.69%                         | 7.39%             | 7.69%             | 7.99%             | 8.09%             | 8.45%         | 9.45%  |
| Amount            |          | Comparison Rate (per annum) * |                   |                   |                   |                   |               |  |
| Term              |          |                               |                   |                   |                   |                   |               |  |
| \$30,000          | 5 Years  | 9.12%                         | 9.23%             | 9.38%             | 9.63%             | 9.73%             | 9.76%         | 10.76%                                       |
| \$50,000          | 7 Years  | 8.38%                         | 8.45%             | 8.56%             | 8.77%             | 8.87%             | 9.01%         | 10.01%                                       |
| \$100,000         | 25 Years | 8.01%                         | 8.03%             | 8.07%             | 8.16%             | 8.21%             | 8.54%         | 9.55%  |
| \$150,000         | 25 Years | 7.94%                         | 7.96%             | 8.00%             | 8.10%             | 8.15%             | 8.51%         | 9.51%  |
| \$200,000         | 25 Years | 7.91%                         | 7.93%             | 7.97%             | 8.06%             | 8.11%             | 8.50%         | 9.50%  |
| \$250,000         | 25 Years | 7.89%                         | 7.91%             | 7.95%             | 8.04%             | 8.09%             | 8.49%         | 9.49%  |
| \$275,000         | 30 Years | 7.89%                         | 7.91%             | 7.94%             | 8.03%             | 8.08%             | 8.48%         | 9.48%  |
| \$300,000         | 30 Years | 7.88%                         | 7.90%             | 7.94%             | 8.02%             | 8.07%             | 8.48%         | 9.48%  |

|                   |         | Unsecured Personal Loan Variable | Unsecured Personal Loan 1 Year Fixed | Unsecured Personal Loan 2 Year Fixed | Unsecured Personal Loan 3 Year Fixed | Unsecured Personal Loan 4 Year Fixed | Unsecured Personal Loan 5 Year Fixed |
|-------------------|---------|----------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| Annual Percentage |         | 16.00%                           | 14.00%                               | 14.00%                               | 14.00%                               | 14.00%                               | 14.00%                               |
| Amount            |         | Comparison Rate (per annum)      |                                      |                                      |                                      |                                      |                                      |
| Term              |         |                                  |                                      |                                      |                                      |                                      |                                      |
| \$5,000           | 2 Years | 26.83%                           | 25.38%                               | 24.94%                               | 24.94%                               | 24.94%                               | 24.94%                               |
| \$10,000          | 3 Years | 20.07%                           | 18.94%                               | 18.33%                               | 18.13%                               | 18.13%                               | 18.13%                               |
| \$15,000          | 4 Years | 18.23%                           | 17.31%                               | 16.71%                               | 16.38%                               | 16.27%                               | 16.27%                               |
| \$20,000          | 4 Years | 17.68%                           | 16.76%                               | 16.15%                               | 15.82%                               | 15.71%                               | 15.71%                               |
| \$25,000          | 5 Years | 17.16%                           | 16.38%                               | 15.82%                               | 15.46%                               | 15.25%                               | 15.19%                               |
| \$30,000          | 5 Years | 16.97%                           | 16.18%                               | 15.63%                               | 15.26%                               | 15.06%                               | 14.99%                               |

|                   |         | Secured Personal Loan Variable | Secured Personal Loan 1 Year Fixed | Secured Personal Loan 2 Year Fixed | Secured Personal Loan 3 Year Fixed | Secured Personal Loan 4 Year Fixed | Secured Personal Loan 5 Year Fixed |
|-------------------|---------|--------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| Annual Percentage |         | 13.30%                         | 11.30%                             | 11.30%                             | 11.30%                             | 11.30%                             | 11.30%                             |
| Amount            |         | Comparison Rate (per annum) *  |                                    |                                    |                                    |                                    |                                    |
| Term              |         |                                |                                    |                                    |                                    |                                    |                                    |
| \$5,000           | 2 Years | 24.28%                         | 22.83%                             | 22.39%                             | 22.39%                             | 22.39%                             | 22.39%                             |
| \$10,000          | 3 Years | 17.45%                         | 16.33%                             | 15.72%                             | 15.52%                             | 15.52%                             | 15.52%                             |
| \$15,000          | 4 Years | 15.59%                         | 14.68%                             | 14.08%                             | 13.75%                             | 13.63%                             | 13.63%                             |
| \$20,000          | 4 Years | 15.02%                         | 14.11%                             | 13.51%                             | 13.17%                             | 13.06%                             | 13.06%                             |
| \$25,000          | 5 Years | 14.50%                         | 13.73%                             | 13.17%                             | 12.80%                             | 12.59%                             | 12.52%                             |
| \$30,000          | 5 Years | 14.30%                         | 13.53%                             | 12.97%                             | 12.60%                             | 12.39%                             | 12.32%                             |

\* These rates are for secured loans only.

<sup>1</sup> This product is no longer available.

WARNING: This comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Cost 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.