

# Comparison Rate Schedule

## Home Loans & Investment Home Loans

Issued 16 January 2012

For secured Personal Financing Products provided by the Commonwealth Bank of Australia.  
For further information please phone **13 24 07** (8am to 8pm Monday to Friday).

Loan Amount	Loan Term	Standard Variable Rate	1 Year Guaranteed Rate	12 Month Discounted Variable Rate	Rate Saver (Base Variable Rate)	3 Year Special Rate Saver	Equity Unlock Loan for Seniors
<b>Annual percentage rate</b>							
		7.31%	6.33%	6.61%	6.80%	6.59%	8.46%
<b>COMPARISON RATE</b>							
\$5,000	2 Years	27.67%	26.88%	27.10%	27.14%	23.16%	-
\$10,000	3 Years	14.45%	13.88%	14.04%	13.94%	11.92%	-
\$15,000	4 Years	11.15%	10.70%	10.83%	10.64%	9.27%	-
\$20,000	4 Years	10.17%	9.72%	9.85%	9.66%	8.58%	-
\$25,000	5 Years	9.28%	8.91%	9.01%	8.77%	7.90%	-
\$30,000	5 Years	8.95%	8.58%	8.68%	8.44%	7.69%	-
\$50,000	7 Years	8.11%	7.83%	7.91%	7.60%	7.12%	9.15%
\$70,000	25 Years	7.61%	7.50%	7.53%	7.10%	6.86%	8.66%
\$100,000	25 Years	7.52%	7.41%	7.44%	7.01%	6.82%	8.60%
\$130,000	25 Years	7.47%	7.36%	7.40%	6.96%	6.80%	8.57%
\$150,000	25 Years	7.45%	7.34%	7.37%	6.94%	6.79%	8.56%
\$200,000	25 Years	7.41%	7.31%	7.34%	6.90%	6.78%	8.53%
\$225,000	25 Years	7.40%	7.30%	7.33%	6.89%	6.78%	8.52%
\$250,000	25 Years	7.39%	7.29%	7.32%	6.88%	6.77%	8.52%
\$275,000	30 Years	7.38%	7.29%	7.31%	6.87%	6.77%	8.51%
\$300,000	30 Years	7.37%	7.28%	7.31%	6.86%	6.77%	8.50%

**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.