

## Comparison Rate Schedule

Konnect Home Loans  
 ABN : 68 655 792 449  
 50 Barrabool Road  
 Highton, Vic, 3216  
 Phone : 03 52 43 3799

**Issue Date:** 15-November-2010

<b>Secured Loan Product:</b> Basic Home Loan		<b>Repayment Frequency:</b> Monthly	
<b>Credit Provider:</b> NFC - Perpetual Trustees Victoria Limited			
Amount	Term	Comparison Rate	Annual Percentage Rate
\$30,000.00	5 years	7.57%	7.15%p.a
\$50,000.00	7 years	7.34%	7.15%p.a
\$70,000.00	25 years	7.20%	7.15%p.a
\$100,000.00	25 years	7.18%	7.15%p.a
\$130,000.00	25 years	7.18%	7.15%p.a
\$150,000.00	25 years	7.17%	7.15%p.a
\$200,000.00	25 years	7.17%	7.15%p.a
\$225,000.00	25 years	7.17%	7.15%p.a
\$250,000.00	25 years	7.16%	7.15%p.a
\$275,000.00	30 years	7.16%	7.15%p.a
\$300,000.00	30 years	7.16%	7.15%p.a

<b>Secured Loan Product:</b> Pro-Pack - Home Loan		<b>Repayment Frequency:</b> Monthly	
<b>Credit Provider:</b> NFC - Perpetual Trustees Victoria Limited			
Amount	Term	Comparison Rate	Annual Percentage Rate
\$30,000.00	5 years	9.24%	7.04%p.a
\$50,000.00	7 years	8.32%	7.04%p.a
\$70,000.00	25 years	7.74%	7.04%p.a
\$100,000.00	25 years	7.53%	7.04%p.a
\$130,000.00	25 years	7.42%	7.04%p.a
\$150,000.00	25 years	7.37%	7.04%p.a
\$200,000.00	25 years	7.29%	7.04%p.a
\$225,000.00	25 years	7.26%	7.04%p.a
\$250,000.00	25 years	7.24%	7.04%p.a
\$275,000.00	30 years	7.21%	7.04%p.a
\$300,000.00	30 years	7.20%	7.04%p.a

**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 costs savings such as fee waivers, are not included in the Comparison Rate, but may influence the cost of the loan.

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<b>Secured Loan Product:</b> LoDoc Home Loan		<b>Repayment Frequency:</b> Monthly	
<b>Credit Provider:</b> NFC - Perpetual Trustees Victoria Limited			
Amount	Term	Comparison Rate	Annual Percentage Rate
\$30,000.00	5 years	9.62%	7.44%p.a
\$50,000.00	7 years	8.71%	7.44%p.a
\$70,000.00	25 years	8.13%	7.44%p.a
\$100,000.00	25 years	7.93%	7.44%p.a
\$130,000.00	25 years	7.82%	7.44%p.a
\$150,000.00	25 years	7.77%	7.44%p.a
\$200,000.00	25 years	7.68%	7.44%p.a
\$225,000.00	25 years	7.66%	7.44%p.a
\$250,000.00	25 years	7.64%	7.44%p.a
\$275,000.00	30 years	7.61%	7.44%p.a
\$300,000.00	30 years	7.60%	7.44%p.a

<b>Secured Loan Product:</b> N/A		<b>Repayment Frequency:</b> Monthly	
<b>Credit Provider:</b> NFC - Perpetual Trustees Victoria Limited			
Amount	Term	Comparison Rate	Annual Percentage Rate
\$30,000.00	5 years	#VALUE!	.00%p.a
\$50,000.00	7 years	#VALUE!	.00%p.a
\$70,000.00	25 years	#VALUE!	.00%p.a
\$100,000.00	25 years	#VALUE!	.00%p.a
\$130,000.00	25 years	#VALUE!	.00%p.a
\$150,000.00	25 years	#VALUE!	.00%p.a
\$200,000.00	25 years	#VALUE!	.00%p.a
\$225,000.00	25 years	#VALUE!	.00%p.a
\$250,000.00	25 years	#VALUE!	.00%p.a
\$275,000.00	30 years	#VALUE!	.00%p.a
\$300,000.00	30 years	#VALUE!	.00%p.a

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