

Comparison Rate Schedule @ 7.04% p.a.

Date of Issue: February 2009

Residential Loans provided FundsNational Pty Ltd via VMMG

Amount	Term	Comparison rate #
\$30,000.00	25 years	7.77%
\$50,000.00	25 years	7.51%
\$70,000.00	25 years	7.41%
\$100,000.00	25 years	7.33%
\$130,000.00	25 years	7.29%
\$150,000.00	25 years	7.27%
\$200,000.00	25 years	7.24%
\$225,000.00	25 years	7.23%
\$250,000.00	25 years	7.22%
\$275,000.00	30 years	7.20%
\$300,000.00	30 years	7.19%

These rates are applicable for secured loans only

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.

Comparison Rate Schedule @ 8.49% p.a.

Date of Issue: February 2009

Residential Loans provided FundsNational Pty Ltd via VMMG

Amount	Term	Comparison rate #
\$30,000.00	25 years	9.46%
\$50,000.00	25 years	9.14%
\$70,000.00	25 years	9.01%
\$100,000.00	25 years	8.91%
\$130,000.00	25 years	8.86%
\$150,000.00	25 years	8.83%
\$200,000.00	25 years	8.80%
\$225,000.00	25 years	8.78%
\$250,000.00	25 years	8.77%
\$275,000.00	30 years	8.74%
\$300,000.00	30 years	8.73%

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