



MACQUARIE

# Comparison Rate Schedule

Date of Issue: 2/2/2004

Credit Provider: Perpetual Trustees Australia Limited ACN 000 431 827

|                               |          | Macquarie Mortgage Saver Home Loan | Macquarie First Choice Home Loan | Macquarie Saver Express Home Loan | Macquarie First Express Home Loan |
|-------------------------------|----------|------------------------------------|----------------------------------|-----------------------------------|-----------------------------------|
| Annual Percentage Rate (p.a.) |          | 6.55%                              | 6.90%                            | 7.30%                             | 7.70%                             |
| Amount                        | Term     | Comparison Rate (per annum)        |                                  |                                   |                                   |
| \$50,000                      | 7 years  | 7.01%                              | 7.36%                            | 7.86%                             | 8.26%                             |
| \$70,000                      | 25 years | 6.66%                              | 7.01%                            | 7.43%                             | 7.84%                             |
| \$100,000                     | 25 years | 6.62%                              | 6.97%                            | 7.39%                             | 7.79%                             |
| \$130,000                     | 25 years | 6.61%                              | 6.96%                            | 7.37%                             | 7.77%                             |
| \$150,000                     | 25 years | 6.60%                              | 6.95%                            | 7.36%                             | 7.76%                             |
| \$200,000                     | 25 years | 6.59%                              | 6.94%                            | 7.35%                             | 7.75%                             |
| \$225,000                     | 25 years | 6.58%                              | 6.93%                            | 7.34%                             | 7.74%                             |
| \$250,000                     | 25 years | 6.58%                              | 6.93%                            | 7.34%                             | 7.74%                             |
| \$275,000                     | 30 years | 6.57%                              | 6.92%                            | 7.33%                             | 7.73%                             |
| \$300,000                     | 30 years | 6.57%                              | 6.92%                            | 7.33%                             | 7.73%                             |

**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.

## Macquarie Mortgages Pty Ltd

ACN 057 760 175

Level 22, 20 Bond Street SYDNEY NSW 2000

1300 133 470

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