

Comparison Rate Schedule

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Arab Bank Australia Limited ABN 37 002 950 AFSL 234563

Issue Date: 19 December 2011

		HeadStart Home Loan - 6 Months Introductory Rate ¹	HeadStart Home Loan - 12 Months Introductory Rate ¹	The Basics Home Loan	First Step Home Loan ¹	Standard Variable Rate Home Loan	Equity Loan ¹	Revolving Line of Credit - Personal
Annual Percentage		6.44%	7.09%	6.84%	7.35%	7.80%	8.30%	7.80%
Amount		Comparison Rate (per annum) *						
Term								
\$30,000	5 Years	8.32%	9.18%	8.50%	10.46%	8.89%	9.39%	-
\$50,000	7 Years	8.01%	8.39%	7.63%	8.69%	8.27%	8.77%	-
\$100,000	25 Years	7.85%	7.92%	7.04%	7.58%	7.87%	8.38%	-
\$150,000	25 Years	7.81%	7.85%	6.97%	7.50%	7.85%	8.35%	-
\$200,000	25 Years	7.79%	7.82%	6.94%	7.46%	7.84%	8.34%	-
\$250,000	25 Years	7.77%	7.80%	6.92%	7.44%	7.83%	8.33%	-
\$275,000	30 Years	7.77%	7.80%	6.91%	7.42%	7.82%	8.32%	-
\$300,000	30 Years	7.77%	7.79%	6.90%	7.42%	7.82%	8.32%	-

		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%	6.49%	6.49%	6.89%	6.99%	8.30%	9.30%
Amount		Comparison Rate (per annum) *						
Term								
\$30,000	5 Years	9.03%	8.59%	8.34%	8.58%	8.64%	9.61%	10.61%
\$50,000	7 Years	8.27%	7.92%	7.68%	7.83%	7.84%	8.86%	9.86%
\$100,000	25 Years	7.87%	7.72%	7.60%	7.65%	7.63%	8.39%	9.40%
\$150,000	25 Years	7.81%	7.66%	7.54%	7.58%	7.56%	8.36%	9.36%
\$200,000	25 Years	7.78%	7.62%	7.51%	7.55%	7.53%	8.35%	9.35%
\$250,000	25 Years	7.76%	7.61%	7.49%	7.53%	7.51%	8.34%	9.34%
\$275,000	30 Years	7.76%	7.62%	7.51%	7.55%	7.53%	8.33%	9.33%
\$300,000	30 Years	7.75%	7.61%	7.51%	7.55%	7.52%	8.33%	9.33%

		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		16.10%	14.00%	14.00%	14.00%	14.00%	14.00%
Amount		Comparison Rate (per annum)					
Term							
\$5,000	2 Years	26.93%	25.40%	24.94%	24.94%	24.94%	24.94%
\$10,000	3 Years	20.17%	18.98%	18.34%	18.13%	18.13%	18.13%
\$15,000	4 Years	18.33%	17.36%	16.74%	16.39%	16.27%	16.27%
\$20,000	4 Years	17.78%	16.81%	16.18%	15.82%	15.71%	15.71%
\$25,000	5 Years	17.26%	16.44%	15.86%	15.47%	15.26%	15.19%
\$30,000	5 Years	17.07%	16.24%	15.66%	15.28%	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		13.40%	11.30%	11.30%	11.30%	11.30%	11.30%
Amount		Comparison Rate (per annum) *					
Term							
\$5,000	2 Years	24.37%	22.86%	22.39%	22.39%	22.39%	22.39%
\$10,000	3 Years	17.55%	16.37%	15.73%	15.52%	15.52%	15.52%
\$15,000	4 Years	15.69%	14.73%	14.10%	13.75%	13.63%	13.63%
\$20,000	4 Years	15.12%	14.16%	13.53%	13.17%	13.06%	13.06%
\$25,000	5 Years	14.59%	13.79%	13.21%	12.82%	12.60%	12.52%
\$30,000	5 Years	14.40%	13.59%	13.01%	12.62%	12.39%	12.32%

* These rates are for secured loans only.

¹ 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.