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Comparison Rate Schedule

Advantage Product Range

Engage Homeline - Variable - Lo Doc

Mortgage House of Australia Pty Ltd

ACN: 081 508 054

Level 1, 9-13 Argyle Street, Parramatta NSW 2150

Amount	Term	Comparison Rate	Annual Percentage Rate
\$50,000.00	7 years	8.82%	7.69%
\$70,000.00	25 years	8.08%	7.69%
\$100,000.00	25 years	7.96%	7.69%
\$130,000.00	25 years	7.90%	7.69%
\$150,000.00	25 years	7.87%	7.69%
\$200,000.00	25 years	7.83%	7.69%
\$225,000.00	25 years	7.81%	7.69%
\$250,000.00	25 years	7.80%	7.69%
\$275,000.00	30 years	7.78%	7.69%
\$300,000.00	30 years	7.77%	7.69%

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.

All Comparison rates in this schedule are based on secured loan amounts.

We do not provide credit at a particular rate for each of the terms specified in this comparison rate schedule.

Date of Issue: 10 March 2010

Credit Provider: Bendigo and Adelaide Bank Limited ACN 068 049 178