

COMPARISON RATE SCHEDULE FOR SECURED HOME LOANS



Credit Provider: Newcastle Permanent Building Society
Effective Date: 22 March 2010

Product Name	1 Year Discounted Variable	1 Year Discounted Variable	Real Deal Variable	Real Deal Variable	Real Options Variable	Real Options Variable	Premium Variable	Premium Variable	Premium Variable	Premium Variable	Premium Variable	Premium Variable	
Repayment Type	Principal and Interest	1 Year Interest Only	Principal and Interest	1 - 5 Years Interest Only	Principal and Interest	1 - 5 Years Interest Only	Principal and Interest	1 Year Interest Only	2 Year Interest Only	3 Year Interest Only	4 Year Interest Only	5 Year Interest Only	
Annual Percentage Rate	5.92% p.a. Revert Rate 6.62% p.a.	5.92% p.a. Revert Rate 6.62% p.a.	6.22% p.a.	6.22% p.a.	6.62% p.a.	6.62% p.a.	6.84% p.a.	6.84% p.a.	6.84% p.a.	6.84% p.a.	6.84% p.a.	6.84% p.a.	
Amount	Term												
\$50,000	7 years	6.67%	6.65%	6.47%	6.38%	6.87%	6.78%	7.13%	7.10%	7.08%	7.06%	7.04%	7.03%
\$70,000	25 years	6.61%	6.61%	6.28%	6.28%	6.68%	6.68%	7.00%	6.99%	6.99%	6.99%	6.99%	6.99%
\$100,000	25 years	6.59%	6.59%	6.26%	6.26%	6.66%	6.66%	6.95%	6.95%	6.95%	6.95%	6.94%	6.94%
\$130,000	25 years	6.58%	6.58%	6.25%	6.25%	6.65%	6.65%	6.92%	6.92%	6.92%	6.92%	6.92%	6.92%
\$150,000	25 years	6.58%	6.58%	6.25%	6.25%	6.65%	6.65%	6.91%	6.91%	6.91%	6.91%	6.91%	6.91%
\$200,000	25 years	6.57%	6.57%	6.24%	6.24%	6.64%	6.64%	6.90%	6.89%	6.89%	6.89%	6.89%	6.89%
\$225,000	25 years	6.57%	6.57%	6.24%	6.24%	6.64%	6.64%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%
\$250,000	25 years	6.56%	6.57%	6.24%	6.24%	6.64%	6.64%	6.88%	6.88%	6.88%	6.88%	6.88%	6.88%
\$275,000	30 years	6.57%	6.57%	6.23%	6.23%	6.63%	6.63%	6.88%	6.88%	6.88%	6.88%	6.88%	6.88%
\$300,000	30 years	6.57%	6.57%	6.23%	6.23%	6.63%	6.63%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%

Product Name	1 Yr Fixed Rate	1 Yr Fixed Rate	2 yr Fixed Rate	2 yr Fixed Rate	3 yr Fixed Rate	3 yr Fixed Rate	4 yr Fixed Rate	4 yr Fixed Rate	5 yr Fixed Rate	5 yr Fixed Rate	7 yr Fixed Rate	10 yr Fixed Rate	
Repayment Type	Principal and Interest	Interest Only	Principal and Interest	Interest Only	Principal and Interest	Interest Only	Principal and Interest	Interest Only	Principal and Interest	Interest Only	Principal and Interest or Interest Only	Principal and Interest or Interest Only	
Annual Percentage Rate	6.49% p.a. Revert Rate 6.62% p.a.	6.49% p.a. Revert Rate 6.62% p.a.	7.29% p.a. Revert Rate 6.62% p.a.	7.29% p.a. Revert Rate 6.62% p.a.	7.49% p.a. Revert Rate 6.62% p.a.	7.49% p.a. Revert Rate 6.62% p.a.	7.69% p.a. Revert Rate 6.62% p.a.	7.69% p.a. Revert Rate 6.62% p.a.	7.89% p.a. Revert Rate 6.62% p.a.	7.89% p.a. Revert Rate 6.62% p.a.	8.19% p.a. Revert Rate 6.62% p.a.	8.19% p.a. Revert Rate 6.62% p.a.	
Amount	Term												
\$50,000	7 years	6.83%	6.81%	7.21%	7.14%	7.48%	7.36%	7.76%	7.61%	8.05%	7.88%	8.44%	N/A
\$70,000	25 years	6.67%	6.67%	6.82%	6.81%	6.94%	6.93%	7.09%	7.07%	7.26%	7.24%	7.61%	7.86%
\$100,000	25 years	6.65%	6.65%	6.80%	6.80%	6.92%	6.91%	7.07%	7.06%	7.24%	7.22%	7.59%	7.83%
\$130,000	25 years	6.64%	6.64%	6.79%	6.79%	6.91%	6.90%	7.06%	7.05%	7.23%	7.21%	7.58%	7.82%
\$150,000	25 years	6.64%	6.64%	6.78%	6.78%	6.90%	6.90%	7.05%	7.04%	7.23%	7.21%	7.58%	7.82%
\$200,000	25 years	6.63%	6.63%	6.78%	6.77%	6.90%	6.89%	7.04%	7.03%	7.22%	7.20%	7.57%	7.81%
\$225,000	25 years	6.63%	6.63%	6.77%	6.77%	6.89%	6.89%	7.04%	7.03%	7.22%	7.20%	7.57%	7.81%
\$250,000	25 years	6.62%	6.62%	6.77%	6.77%	6.89%	6.89%	7.04%	7.03%	7.21%	7.20%	7.56%	7.81%
\$275,000	30 years	6.62%	6.62%	6.76%	6.75%	6.86%	6.86%	7.00%	6.99%	7.16%	7.15%	7.48%	7.72%
\$300,000	30 years	6.62%	6.62%	6.75%	6.75%	6.86%	6.86%	7.00%	6.99%	7.15%	7.14%	7.48%	7.71%

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.

COMPARISON RATE SCHEDULE FOR SECURED HOME LOANS



Credit Provider: Newcastle Permanent Building Society
Effective Date: 22 March 2010

Product Name	Premium Plus Package Variable Tier 1	Premium Plus Package Variable Tier 1	Premium Plus Package Variable Tier 1	Premium Plus Package Variable Tier 1	Premium Plus Package Variable Tier 1	Premium Plus Package Variable Tier 1	Premium Plus Package Variable Tier 2	Premium Plus Package Variable Tier 2	Premium Plus Package Variable Tier 2	Premium Plus Package Variable Tier 2	Premium Plus Package Variable Tier 2	Premium Plus Package Variable Tier 2	
Repayment Type	Principal and Interest	1 Year Interest Only	2 Year Interest Only	3 Year Interest Only	4 Year Interest Only	5 Year Interest Only	Principal and Interest	1 Year Interest Only	2 Year Interest Only	3 Year Interest Only	4 Year Interest Only	5 Year Interest Only	
Annual Percentage Rate	6.14% p.a.	6.14% p.a.	6.14% p.a.	6.14% p.a.	6.14% p.a.	6.14% p.a.	6.09% p.a.	6.09% p.a.	6.09% p.a.	6.09% p.a.	6.09% p.a.	6.09% p.a.	
Amount	Term												
\$50,000	7 years	7.17%	7.07%	6.99%	6.92%	6.86%	6.81%	7.12%	7.02%	6.94%	6.87%	6.81%	6.76%
\$70,000	25 years	6.71%	6.70%	6.70%	6.69%	6.68%	6.67%	6.66%	6.66%	6.65%	6.64%	6.63%	6.62%
\$100,000	25 years	6.54%	6.54%	6.53%	6.52%	6.52%	6.51%	6.49%	6.49%	6.48%	6.47%	6.47%	6.46%
\$130,000	25 years	6.45%	6.45%	6.44%	6.44%	6.43%	6.43%	6.40%	6.40%	6.39%	6.39%	6.38%	6.38%
\$150,000	25 years	6.41%	6.40%	6.40%	6.40%	6.39%	6.39%	6.36%	6.36%	6.35%	6.35%	6.34%	6.34%
\$200,000	25 years	6.34%	6.34%	6.34%	6.33%	6.33%	6.33%	6.29%	6.29%	6.29%	6.28%	6.28%	6.28%
\$225,000	25 years	6.32%	6.32%	6.31%	6.31%	6.31%	6.31%	6.27%	6.27%	6.26%	6.26%	6.26%	6.26%
\$250,000	25 years	6.30%	6.30%	6.30%	6.29%	6.29%	6.29%	6.25%	6.25%	6.25%	6.24%	6.24%	6.24%
\$275,000	30 years	6.28%	6.28%	6.28%	6.28%	6.27%	6.27%	6.23%	6.23%	6.23%	6.23%	6.22%	6.22%
\$300,000	30 years	6.27%	6.27%	6.27%	6.26%	6.26%	6.26%	6.22%	6.22%	6.22%	6.21%	6.21%	6.21%

Product Name	Premium Plus Package Variable Tier 3	Premium Plus Package Variable Tier 3	Premium Plus Package Variable Tier 3	Premium Plus Package Variable Tier 3	Premium Plus Package Variable Tier 3	Premium Plus Package Variable Tier 3	
Repayment Type	Principal and Interest	1 Year Interest Only	2 Year Interest Only	3 Year Interest Only	4 Year Interest Only	5 Year Interest Only	
Annual Percentage Rate	5.99% p.a.	5.99% p.a.	5.99% p.a.	5.99% p.a.	5.99% p.a.	5.99% p.a.	
Amount	Term						
\$50,000	7 years	7.02%	6.92%	6.84%	6.77%	6.71%	6.66%
\$70,000	25 years	6.57%	6.56%	6.55%	6.54%	6.53%	6.52%
\$100,000	25 years	6.40%	6.39%	6.38%	6.38%	6.37%	6.36%
\$130,000	25 years	6.30%	6.30%	6.29%	6.29%	6.28%	6.28%
\$150,000	25 years	6.26%	6.26%	6.25%	6.25%	6.24%	6.24%
\$200,000	25 years	6.19%	6.19%	6.19%	6.18%	6.18%	6.18%
\$225,000	25 years	6.17%	6.17%	6.17%	6.16%	6.16%	6.16%
\$250,000	25 years	6.15%	6.15%	6.15%	6.15%	6.14%	6.14%
\$275,000	30 years	6.13%	6.13%	6.13%	6.13%	6.12%	6.12%
\$300,000	30 years	6.12%	6.12%	6.12%	6.11%	6.11%	6.11%

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.