



Keystart Loans Limited “Comparison Rate Schedule”

Keystart Land Loan – “Principal & Interest”

Date of Issue: 21 December 2009

What is a Comparison Rate Schedule?

A “Comparison Rate Schedule” is a requirement of the Uniform Consumer Credit Code legislation. As from 1st July 2003, all lenders are required to provide information about Comparison Rates to all prospective Home Loan clients. The schedule is designed to allow prospective clients to accurately compare the cost of a loan in relation to other products available. All fees and charges applicable to the loan product that are ascertainable at the outset of the loan are included. These are then converted to an interest rate reflecting the cost of the loan.

It is important to note that the costs associated with Lenders Mortgage Insurance, if applicable to the loan, are not included in the Comparison Rate quoted. These cost are additional to the loan should they be applicable. Keystart does not require Lenders Mortgage Insurance on its loan products.

Amount	Term	Comparison Rate	Annual Percentage Rate
\$50,000	7 years	7.03%	6.62%
\$70,000	25 years	6.68%	6.62%
\$100,000	25 years	6.66%	6.62%
\$130,000	25 years	6.65%	6.62%
\$150,000	25 years	6.65%	6.62%
\$200,000	25 years	6.64%	6.62%

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. This comparison rate is only accurate for the example or examples given.

Keystart Land Loan – “12 months Interest Only”

Date of Issue: 21 December 2009

Amount	Term	Comparison Rate	Annual Percentage Rate
\$50,000	7 years	7.72%	6.62%
\$70,000	25 years	6.77%	6.62%
\$100,000	25 years	6.75%	6.62%
\$130,000	25 years	6.74%	6.62%
\$150,000	25 years	6.74%	6.62%
\$200,000	25 years	6.73%	6.62%

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A Comparison Rate Schedule is available for public inspection at:

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