

## ANZ Balance Transfer Personal Loan Comparison Rate Schedule (Branch Only March 2005)

Date of issue: 13th November 2006

<b>Annual Percentage Rate</b>		6.99% for the first 6 months reverting to a variable 14.25% for the remainder of the term (Valid for the offer issued during March 2005 only)
<b>Amount</b>	<b>Term</b>	<b>Comparison Rate* (per annum)</b>
\$10,000	3 years	12.85%
\$15,000	4 years	12.91%
\$20,000	4 years	12.80%
\$25,000	5 years	12.98%
\$30,000	5 years	12.95%
\$50,000	7 years	13.20%

\* These rates are applicable for unsecured loans only.

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.

Australia and New Zealand Banking Group  
ABN 11 005 357 522