



Comparison Rate Schedule  
 Consumer Credit Code  
 Part 9A

Effective July 2009

**Credit Impaired Personal Loans**

Loan Amount	Term of Loan	Secured	Frequency of Payments	Contract Rate	Comparison Rate
\$ 1,000.00	6 months	Yes	Weekly	43.00%	48.00%
\$ 1,500.00	12 months	Yes	Weekly	43.00%	48.00%
\$ 2,500.00	2 years	Yes	Weekly	43.00%	48.00%
\$ 5,000.00	2 years	Yes	Weekly	43.00%	48.00%
\$10,000.00	3 years	Yes	Weekly	43.00%	48.00%

**Clear Credit Personal Loans**

Loan Amount	Term of Loan	Secured	Frequency of Payments	Contract Rate	Comparison Rate
\$ 2,500.00	2 years	Yes	Monthly	15.00%	26.03%
\$ 5,000.00	2 years	Yes	Monthly	15.00%	20.31%
\$10,000.00	3 years	Yes	Monthly	14.00%	15.80%
\$15,000.00	4 years	Yes	Monthly	14.00%	14.92%
\$ 20,000.00	4 years	Yes	Monthly	14.00%	14.69%

**Warning:** This comparison rate applies only to the 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.

**Warning:** Credit is available for this amount but not for the term specified in this Schedule. The law requires that, for comparison purposes, the term specified for this amount must be used to calculate the comparison rate

Credit Providers may not offer credit for all of the amounts or terms stated above.

Credit Providers: Rapid Loans Pty Ltd. ACN 103 660 546 HomeSec Finance Express Pty Ltd ACN 079 939 610