

**Comparison Rate Schedule for BMC Mortgage Corporation Pty Ltd.**

<b>Challenger Lo Doc</b>	Standard Variable	1 Year Fixed*	3 Years Fixed*	5 Years Fixed*
Annual Percentage Rate (PA) – Actual	7.40%	7.15%	7.85%	8.30%
<b>Comparison Rate (PA)</b>				
\$50,000 Term 25 Years	7.49%	7.47%	7.63%	7.77%
\$70,000 Term 25 Years	7.47%	7.44%	7.60%	7.74%
\$100,000 Term 25 Year	7.45%	7.42%	7.58%	7.72%
\$130,000 Term 25 Years	7.44%	7.41%	7.57%	7.71%
\$150,000 Term 25 Years	7.43%	7.40%	7.57%	7.70%
\$200,000 Term 25 Years	7.42%	7.40%	7.56%	7.69%
\$225,000 Term 25 Years	7.42%	7.39%	7.56%	7.69%
\$250,000 Term 25 Years	7.42%	7.39%	7.55%	7.69%
\$275,000 Term 30 Years	7.42%	7.39%	7.54%	7.66%
\$300,000 Term 30 Years	7.41%	7.39%	7.54%	7.66%

\* Fixed rate reverts to standard variable rate of 6.33% at end of fixed rate period.

<b>Challenger Lo Doc LOC</b>	Standard Variable
Annual Percentage Rate (PA) – Actual	7.60%
<b>Comparison Rate (PA)</b>	
\$50,000 Term 25 Years	7.69%
\$75,000 Term 25 Years	7.67%
\$100,000 Term 25 Years	7.65%
\$130,000 Term 25 Years	7.64%
\$150,000 Term 25 Years	7.63%
\$200,000 Term 25 Years	7.62%
\$225,000 Term 25 Years	7.62%
\$250,000 Term 25 Years	7.62%
\$275,000 Term 30 Years	7.62%
\$300,000 Term 30 Years	7.61%

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.  
BMC Mortgage Corporation Pty Ltd. ABN 74 882 854 620