



**Personal Loan**

**Issued: 30 September 2010**

**Comparison Rate Schedule<sup>1</sup>**

**Loans: \$1,000 to \$5,000**

			Average Annual % Rate Less 2%		Average Annual % Rate Less 1%		Average Annual Percentage Rate		Average Annual % Rate Plus 1%		Average Annual % Rate Plus 2%	
Amount of Credit	Security	Term of Loan	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate
			\$5,000	Unsecured	2 years	31%	31.99%	32%	32.99%	33%	34.00%	34%
\$2,500	Unsecured	2 years	31%	32.98%	32%	33.98%	33%	34.99%	34%	36.00%	35%	37.01%
\$1,500	Unsecured	1 year	31%	37.10%	32%	38.11%	33%	39.12%	34%	40.14%	35%	41.15%
\$1,000 <sup>2</sup>	Unsecured	6 months	31%	48.12%	32%	49.14%	33%	50.16%	34%	51.18%	35%	52.20%

**Important Warnings:**

- Warning: These comparison rates 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.
- Credit is available for this amount, but not for the term specified in the schedule. For comparison purposes we are required to use the term specified for this amount to calculate the comparison rate.

**Credit provided by Thorn Australia Pty Ltd ABN 64 008 454 439** Thorn Australia Head Office: 47 Rickard Road, Bankstown, NSW, 2200, Australia