

Comparison Rate: October 2008

Royal Guardian Mortgage Corporation

4 Railway Parade, Burwood NSW 2134

Phone: 133 455



	Royal Back to Basic RGSUN	Royal Value HL FFBI	Royal Standard SUNSV	Royal 1 Year Intro Fixed RG WEST	Royal Low Doc 60 FF36	Royal Premium LowDoc FSW
Loan Amount	\$ 150,000	\$ 150,000	\$ 150,000	\$ 150,000	\$ 150,000	\$ 150,000
Loan Term (Years)	25	25	25	25	25	25
Standard / Initial Interest Rate (pa)	7.83%	7.99%	8.41%	7.19%	8.90%	8.36%
Initial Period (Years)	-	-	-	1	-	-
Subsequent Interest Rate (pa)	-	-	-	8.56%	-	-
Total Upfront Fees	\$ 600	\$ 415	\$ 415	\$ 375	\$ 355	\$ 375
Comparison Rate (pa)	7.880%	8.060%	8.560%	8.340%	8.960%	8.490%

Comparison Rate Schedule

Issue Date 20/08/08

Product	Royal Back to Basic RGSUN	Royal Value HL FFBI	Royal Standard SUNSV	Royal 1 Year Intro Fixed RG WEST	Royal Low Doc 60 FF36	Royal Premium LowDoc FSW	
Annual Percentage	7.83%	7.99%	8.41%	7.19%	8.90%	8.36%	
Subsequent	-	-	-	8.56%	-	-	
Loan Amount (Secured)	Loan Term (Years)	Comparison Rate (per annum)					
\$50,000	7	n/a	8.72%	n/a	8.75%	9.49%	9.15%
\$70,000	25	7.94%	8.15%	8.73%	8.48%	9.03%	8.64%
\$100,000	25	7.90%	8.10%	7.63%	8.40%	8.99%	8.55%
\$130,000	25	7.89%	8.07%	8.58%	8.36%	8.97%	8.51%
\$150,000	25	7.88%	8.06%	8.56%	8.34%	8.96%	8.49%
\$200,000	25	7.87%	8.04%	8.52%	8.30%	8.94%	8.46%
\$225,000	25	7.86%	8.04%	8.51%	8.29%	8.94%	8.45%
\$250,000	25	7.86%	8.03%	8.50%	8.28%	8.94%	8.44%
\$275,000	30	7.85%	8.03%	8.49%	8.29%	8.93%	8.43%
\$300,000	30	7.85%	8.03%	8.48%	8.28%	8.93%	8.42%

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 a loan.

Disclaimer: This Comparison Rate Schedule is prepared by Royal Guardian Mortgage Corporation Pty Limited and is under Copyright 2003. It provides a Comparison Rate based on information entered by the user, is for information purposes only and is not binding in any way. Whilst every effort has been made to comply with the Consumer Credit (Queensland) Act 1994, Consumer Credit Regulations 1995 and Consumer Credit Regulation (No. 1) 2003, neither Royal Guardian Mortgage Corporation Pty Limited or its directors or employees warrant that the information is complete, accurate or up-to-date and accept no responsibility for any losses arising from any use of or reliance upon any calculations or conclusions reached using the Calculator.

Creditor Provider: Royal Guardian Mortgage Corporation Pty

Repayment Frequency: Monthly