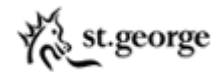


Comparison Rate Schedule

St. George Motor Finance Limited ABN 53 007 656 555

Fixed Rate Loan - National

Issue Date: 01/12/2007



Loan Amount	Loan Term	Average Annual Percentage Rate less 2%	Average Annual Percentage Rate less 1%	Average Annual Percentage Rate	Average Annual Percentage Rate plus 1%	Average Annual Percentage Rate plus 2%
		10.00%	11.00%	12.00%	13.00%	14.00%
		Comparison Rate	Comparison Rate	Comparison Rate	Comparison Rate	Comparison Rate
\$10,000	3 Years	12.88%	13.88%	14.89%	15.89%	16.90%
\$15,000	4 Years	11.60%	12.60%	13.60%	14.60%	15.61%
\$20,000	4 Years	11.20%	12.20%	13.20%	14.21%	15.21%
\$25,000	5 Years	10.84%	11.84%	12.84%	13.84%	14.84%
\$30,000	5 Years	10.70%	11.70%	12.70%	13.70%	14.70%
\$50,000	7 Years	10.35%	11.35%	12.35%	13.35%	14.35%
\$70,000	5 Years	10.30%	11.30%	12.30%	13.30%	14.30%

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.

All comparison rates in this schedule are based on secured loan amounts.