

# Comparison Rate Schedule



**Credit Provider:** **BANK OF WESTERN AUSTRALIA LTD.**  
 ABN 22 050 494 454  
 108 St Georges Terrace Perth

Issued: 21 December 2009

## BankWest Personal Loans

Name of Consumer Credit Product	Annual Percentage Rate	COMPARISON RATE (p.a.)															
		\$5,000 for a term of 2 years*	\$10,000 for a term of 3 years	\$15,000 for a term of 4 years	\$20,000 for a term of 4 years	\$25,000 for a term of 5 years	\$30,000 for a term of 5 years	\$50,000 for a term of 7 years	\$70,000 for a term of 25 years*	\$100,000 for a term of 25 years*	\$130,000 for a term of 25 years*	\$150,000 for a term of 25 years*	\$200,000 for a term of 25 years*	\$225,000 for a term of 25 years*	\$250,000 for a term of 25 years*	\$275,000 for a term of 30 years*	\$300,000 for a term of 30 years*
Basic Personal Loan - SECURED	10.99% p.a.	-	13.42%	12.38%	12.03%	11.73%	11.61%	11.31%	11.13%	11.09%	11.06%	11.05%	11.04%	11.03%	11.03%	11.02%	11.02%
Basic Personal Loan - UNSECURED	13.84% p.a.	21.33%	16.88%	15.62%	15.17%	14.81%	14.65%	14.26%	14.03%	13.98%	13.94%	13.93%	13.91%	13.90%	13.89%	13.89%	13.88%
Flexi Personal Loan - UNSECURED	13.99% p.a.	23.51%	17.84%	16.23%	15.67%	15.21%	15.01%	14.52%	14.23%	14.16%	14.12%	14.10%	14.07%	14.07%	14.06%	14.05%	14.04%

**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.

\* The Bank does not provide credit for this term

Fees and charges are payable

To find out more information visit [www.bankwest.com.au](http://www.bankwest.com.au) or phone BankWest LoanLine on 13 17 18.