



ANZ Cranfield University MBA Loan Scheme

Comparison Rate Schedule

ANZ Cranfield University MBA Loan.

Date of Issue: 09 December 2009

Annual Percentage Rate: (p.a.) 10.98%

Loan Amount	Total Loan Term	Comparison Rate (p.a.)*
\$30,000	5 yrs	11.65%
\$35,000	5 yrs	11.55%
\$40,000	6 yrs	11.47%
\$50,000	7 yrs	11.38%

* 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 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.

An example of Repayments

Monthly Repayments

Remaining term after initial 18-month deferred repayment period has expired

Amount Borrowed	1.5 yrs	2.5 yrs	3.5 yrs	4.5 yrs	5.5 yrs
\$30,000	\$2,135	\$1,354	\$1,021	\$837	\$721
\$35,000	\$2,488	\$1,577	\$1,189	\$974	\$839
\$40,000	\$2,840	\$1,800	\$1,356	\$1,111	\$957
\$50,000	\$3,545	\$2,245	\$1,691	\$1,386	\$1,193

Indicative monthly repayments for ANZ Cranfield University MBA Loan Scheme

The above repayments are indicative only and are based on the loan being repaid when it is due, with no default and no additional fees incurred.

The monthly repayments are calculated after the initial 18-month deferred repayment period has expired and once all fees and interest charges accrued during that period have been charged to the loan account

The repayment amounts are based on the current ANZ Cranfield University MBA Loan rate of 10.98% pa valid as at 09 December 2009 and maybe subject to change.