

# Comparison Rate Schedule

Issue date 1 November 2008



The rates referred to in this Schedule apply to Lexus Financial Services' Consumer Fixed Rate Loan.

Amount	Term	Secured/ Unsecured	Comparison Rate <sup>1</sup>				
			10%	11%	12%	13%	14%
Annual Percentage Rate			10%	11%	12%	13%	14%
\$10000	3 years	Secured	13.46%	14.48%	15.49%	16.50%	17.52%
\$15000	4 years	Secured	11.93%	12.95%	13.95%	14.96%	15.98%
\$20000	4 years	Secured	11.47%	12.48%	13.49%	14.49%	15.51%
\$25000	5 years	Secured	11.07%	12.07%	13.08%	14.09%	15.10%
\$30000	5 years	Secured	10.90%	11.91%	12.92%	13.92%	14.93%
\$50000	7 years <sup>2</sup> Term Not Available	Secured	10.47%	11.47%	12.48%	13.49%	14.49%
\$70000	5 years	Secured	10.44%	11.44%	12.45%	13.46%	14.47%
\$100000	5 years	Secured	10.33%	11.34%	12.35%	13.35%	14.36%
\$130000	5 years	Secured	10.28%	11.28%	12.29%	13.30%	14.31%
\$150000	5 years	Secured	10.25%	11.26%	12.27%	13.27%	14.28%

## IMPORTANT WARNINGS

- WARNING:** This comparison rate applies only to the example or examples given. Different amounts and different 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.
- WARNING:** The Consumer Credit Code requires Lexus financial Services to disclose the comparison rate for loans for certain specified amounts and terms. Notwithstanding the amounts and terms referred to above, Lexus financial Services does not generally provide Fixed Rate Loans for terms greater than 6 years.