

Refinance Value: \$ 0  
 Loan Value: \$ 427 500  
 Total Lending Facility: \$ 427 500  
 Loan Term: 30 Years  
 Termination Period: 5 Years  
 Loan to Valuation Ratio (LVR): 95.00%

Date Created: Wednesday, 10 April 2013  
 Security Value: \$ 450 000  
 Property Usage: Owner Occupied  
 Security Details: Purchase  
 First Home Buyer: No  
 State: VIC

Product Feature	Adelaide Bank, SmartSaver	BankWest, Mortgage Shredder Variable Introductory Rate	Commonwealth Bank, Rate Saver - 3 Year Special	ING Direct, Mortgage Simplifier SmartPack >80% LVR	The Rock Building Society, Essentials Home Loan
Initial Interest Rate (current / new)	5.71%	5.39%	5.59%	5.66%	5.69%
Comparison Rate (AAPR) (current / new)	5.75%	6.21%	5.78%	5.71%	5.75%
Reverting Interest Rate (current / new)	0.00%	6.39%	5.94%	0.00%	0.00%
Total establishment fees	\$490	\$695	\$800	\$719	\$800
Ongoing costs	\$0.00	-N/A-	\$0.00	\$0.00	\$0.00
Discharge Fees	\$325	\$328	\$350	\$250	\$380
Special Product?			Yes		
Offset Product	N/a	100%	N/a	N/a	N/a
Additional repayments	Yes	Yes up to 75% of loan without deferred fee	Yes	Yes	Yes
Redraw facility	Yes	Yes	Yes	Yes	Yes
Cost per redraw	\$0 Free Electronic redraw - online/phone (Manual redraw \$50)	\$50	\$50	N/a	\$0 \$50 staff assisted
Minimum redraw	\$500	\$1,000	\$500 for electronic request. \$2,000 for over the counter	N/a	\$500
Initial Rate Period		1 year	3 years		
Ongoing cost period	-N/A-	-N/A-	-N/A-	-N/A-	-N/A-
Early Repayment Fee	N/a	N/a	N/a	N/a	N/a
Split Fees	\$100	\$0	\$300	N/a	N/a
Switching/loan variation fee	\$350.00 / \$350.00	\$495.00 / \$495.00	\$0.00 / \$300.00	\$250.00 / \$250.00	\$250.00 / \$275.00
Repayment Type	P&I I/O	P&I I/O	P&I I/O	P&I I/O	P&I I/O
Cost per repayment	\$0	\$0	\$0	\$0	\$0
Minimum repayment	N/a	N/a	N/a	N/a	N/a

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Maximum repayment	N/a	N/a	N/a	N/a	N/a
Maximum redraw	\$ To reducing amount	N/a	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount
Direct salary credit	No	Yes	No	Yes	No
Periodic payments	No	Yes (offset)	No	No	No
Equity Loan	No	No	No	No	No
Card Types	N/a	Mastercard Debit (offset)	N/a	N/a	N/a
Cheque book	No	Yes (offset)	No	No	No
Separate loan accounts	N/a	N/a	N/a	Unlimited	6
Free transactions p/m	N/a	All Free (offset)	N/a	N/a	N/a
Minimum loan amount	\$10,000	\$20,000	\$10,000	\$250,000	\$50,000
LVR O/O	\$10000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$5000000 : 80%	\$20000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$3000000 : 80%	\$10000 - \$750000 : 95% \$750000 - \$850000 : 90%	\$250000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$2000000 : 80%	\$50000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$3000000 : 80%
LVR INV	\$10000 - \$750000 : 90% \$750000 - \$850000 : 90% \$850000 - \$5000000 : 80%	\$20000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$3000000 : 80%	\$10000 - \$750000 : 95% \$750000 - \$850000 : 90%	\$250000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$2000000 : 80%	\$50000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$3000000 : 80%
Maximum cash-out amount	\$20,000	\$100,000	N/a	N/a	N/a
PAYE allowed	Yes	Yes	Yes	Yes	Yes
LVR at which LMI is applicable	80.01%	80.01%	80.01%	80.01%	80.01%
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$2,483.92	\$2,397.88	\$2,451.49	\$2,470.39	\$2,478.50
P&I Reverting Pmt, incl. Ongoing Fees (monthly)		\$2,664.94	\$2,539.99		

This document is for indicative purposes only. The information is provided to assist in understanding the costs associated with a property purchase or refinance. All costs, fees, charges and calculations are estimates only and may vary. Other charges not listed above may also be payable. The 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.