

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	ANZ, 10 Year Fixed Breakfree Package	Commonwealth Bank, 15 Year Fixed Mortgage Advantage	NAB, Low Doc 10 Year Fixed	Westpac, 10 Year Fixed Premier Advantage	Westpac, 12 Year Fixed Premier Advantage
Initial Interest Rate (current / new)	7.54%	7.59%	7.74%	7.30%	7.40%
Comparison Rate (AAPR) (current / new)	7.63%	7.71%	7.80%	7.40%	7.50%
Ongoing costs	\$375.00	\$375.00	\$8.00	\$395.00	\$395.00
Total establishment fees	\$0	\$200	\$600	\$0	\$0
Discharge Fees	\$160	\$350	\$150	\$250	\$250
Additional repayments	Yes	Yes	Yes	Yes	Yes
Offset Product	N/a	1.5%	N/a	N/a	N/a
Redraw facility	No	No	No	Yes	Yes
Cost per redraw	N/a	N/a	N/a	N/a	N/a
Minimum redraw	N/a	N/a	N/a	N/a	N/a
Initial Rate Period	10 years	15 years	10 years	10 years	12 years
Ongoing cost period	Annually	Annually	Monthly	Annually	Annually
Early Repayment Fee	10 years, \$300 admin fee plus Break fees may apply if fully repaid during fixed period	15 years, Break fees may apply if fully repaid during fixed period	10 years, Break fees may apply if fully repaid during fixed period	10 years, \$300 prepayment admin fee if all or part of loan prepaid during fixed rate period plus break fees	10 years, \$300 prepayment admin fee if all or part of loan prepaid during fixed rate period plus break fees
Split Fees	\$200	\$0	N/a	\$0	\$0
Switching/loan variation fee	\$200.00 / \$350.00	\$0.00 / \$300.00	\$300.00	\$300.00	\$300.00
Repayment Type	P&I I/O	P&I I/O	P&I	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
Maximum repayment	\$5,000 per annum	\$10,000 per annum	\$20,000 during fixed period	\$30,000 during fixed term	\$30,000 during fixed term
Maximum redraw	N/a	N/a	N/a	\$15,000	\$15,000
Direct salary credit	Yes	Yes (offset)	Yes	Yes	Yes

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Periodic payments	No	No	No	No	No
Equity Loan	No	No	No	No	No
Card Types	N/a	Mastercard (offset)	N/a	N/a	N/a
Cheque book	No	No	No	No	No
Separate loan accounts	Unlimited	N/a	N/a	N/a	N/a
Free transactions p/m	N/a	N/a	N/a	25 fee free transactions	25 fee free transactions
Minimum loan amount	\$150,000	\$150,000	\$20,000	\$150,000	\$150,000
LVR O/O		\$150000 - \$750000 : 95% \$750000 - \$850000 : 90%	\$20000 - \$1000000 : 0% \$1000000 - \$2500000 : 0%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90%
LVR INV		\$150000 - \$750000 : 95% \$750000 - \$850000 : 90%	\$20000 - \$1000000 : 0% \$1000000 - \$2500000 : 0%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90%
Maximum cash-out amount	\$1,000,000	N/a	N/a	\$1,000,000	\$1,000,000
PAYE allowed	Yes	Yes	Yes	Yes	Yes
LVR at which LMI is applicable	80.01%	80.01%	60.01%	80.01%	80.01%
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$3,032.11	\$3,046.78	\$3,067.71	\$2,963.73	\$2,992.84
Reverting Interest Rate (current / new)	5.80%	5.80%	6.17%	5.81%	5.81%
P&I Reverting Pmt, incl. Ongoing Fees (monthly)	\$2,883.79	\$3,404.00	\$2,952.57	\$2,880.91	\$3,053.52

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.