

Refinance Value: \$
 Loan Value: \$ 495 000
 Total Lending Facility: \$ 495 000
 Loan Term: 30 Years
 Termination Period:
 Loan to Valuation Ratio (LVR): 90.00%

Date Created: Monday, 29 April 2013
 Security Value: \$ 550 000
 Property Usage:
 Security Details:
 First Home Buyer: No
 State:

Product Feature	AMP, Professional 2 Year Fixed	Bank of Melbourne, 2 Year Fixed Advantage	Commonwealth Bank, 2 Year Fixed Mortgage Advantage	Homeside Lending, HomePlus 2 Year Fixed	Macquarie Bank, Special 2 Year Fixed
Initial Interest Rate (current / new)	4.99%	4.99%	4.99%	4.99%	4.99%
Comparison Rate (AAPR) (current / new)	5.38%	5.50%	5.56%	5.83%	5.36%
Ongoing costs	\$0.00	\$395.00	\$375.00	\$10.00	\$0.00
Total establishment fees	\$295	\$100	\$200	\$200	\$363
Redraw facility	No	Yes	No	Yes	No
Cost per redraw	N/a	\$0 \$25 for manual	N/a	\$0	N/a
Discharge Fees	\$100	\$250	\$350	\$300	\$400
Additional repayments	Yes	Yes	Yes	Yes	Yes
Offset Product	N/a	0%	1.5%	N/a	N/a
Minimum redraw	N/a	N/a	N/a	\$2,000	N/a
Ongoing cost period	-N/A-	Annually	Annually	Monthly	-N/A-
Early Repayment Fee	2 years, \$150 per fixed rate split + interest break costs	2 years, Break Costs as calculated by Lender may be applicable	2 years, Break fees may apply if fully repaid during fixed period	2 years, Break fees may apply if fully repaid during fixed period	2 years, Break Cost fee - payable on fixed rate loans if the whole loan is repaid, more than 5% within the preceding 12 months is paid or the interest rate is changed during the fixed period.
Split Fees	\$0	\$0	\$0	\$0	N/a
Switching/loan variation fee	\$350.00 / \$350.00	\$0.00 / \$0.00	\$0.00 / \$300.00	\$0.00 / \$300.00	N/a
Repayment Type	P&I I/O	P&I I/O	P&I I/O	P&I I/O	P&I I/O
Maximum repayment	\$10,000 p.a. during fixed period	\$10,000 per annum	\$10,000 per annum	\$20,000 Economic costs and pre-payment fees are waived for additional repayments up to the first \$20,000 of a loan, per fixed rate period	\$ up to 5% p.a.

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Maximum redraw	N/a	\$10,000 per annum	N/a	\$ To reducing amount	N/a
Direct salary credit	Yes	Yes (offset)	Yes (offset)	Yes	No
Periodic payments	No	No	No	No	No
Equity Loan	No	No	No	No	No
Card Types	N/a	N/a	Mastercard (offset)	N/a	N/a
Cheque book	No	Yes (offset)	No	No	No
Separate loan accounts	10	N/a	N/a	N/a	N/a
Free transactions p/m	N/a	N/a	N/a	N/a	N/a
Minimum loan amount	\$100,000	\$50,000	\$150,000	\$100,000	\$150,000
LVR O/O	\$100000 - \$850000 : 90% \$850000 - \$1500000 : 80% \$1500000 - \$1750000 : 75% \$1750000 - \$2000000 : 70%	\$50000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$150000 - \$750000 : 95% \$750000 - \$850000 : 90%	\$100000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$3000000 : 80%	\$150000 - \$600000 : 90% \$600000 - \$750000 : 85% \$750000 - \$2000000 : 80%
LVR INV	\$100000 - \$850000 : 90% \$850000 - \$1500000 : 80% \$1500000 - \$1750000 : 75% \$1750000 - \$2000000 : 70%	\$50000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$150000 - \$750000 : 95% \$750000 - \$850000 : 90%	\$100000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$3000000 : 80%	\$150000 - \$600000 : 90% \$600000 - \$750000 : 85% \$750000 - \$2000000 : 80%
Maximum cash-out amount	N/a	N/a	N/a	\$100,000	N/a
PAYE allowed	Yes	Yes	Yes	Yes	
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$2,171.65	\$2,204.57	\$2,202.90	\$2,181.65	\$2,171.65

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.