

Refinance Value: \$ 0
 Loan Value: \$ 405 000
 Total Lending Facility: \$ 410 000
 Loan Term: 30 Years
 Termination Period: 5 Years
 Loan to Valuation Ratio (LVR): 91.11%

Date Created: Monday, 15 April 2013
 Security Value: \$ 450 000
 Property Usage: Owner Occupied
 Security Details: Purchase
 First Home Buyer: No
 State: VIC

Product Feature	AMP, Interest in Advance 1 Year Fixed	ANZ, Interest in Advance 2 Year Fixed	BankSA, Interest in Advance 2 Year Fixed	Commonwealth Bank, Interest in Advance 2 Year Fixed	Homeside Lending, Interest in Advance 1 Year Fixed
Initial Interest Rate (current / new)	4.89%	4.79%	4.94%	4.94%	4.89%
Comparison Rate (AAPR) (current / new)	5.55%	5.76%	5.87%	5.84%	6.15%
Ongoing costs	\$0.00	\$10.00	\$10.00	\$8.00	\$10.00
Total establishment fees	\$545	\$600	\$700	\$800	\$800
Redraw facility	No	No	No	No	No
Cost per redraw	N/a	N/a	N/a	N/a	N/a
Discharge Fees	\$100	\$160	\$250	\$350	\$300
Additional repayments	No	No	No	No	No
Offset Product	N/a	N/a	N/a	N/a	N/a
Minimum redraw	N/a	N/a	N/a	N/a	N/a
Ongoing cost period	-N/A-	Monthly	Monthly	Monthly	Monthly
Early Repayment Fee	1 years, \$150 admin plus interest rate break costs	2 years, \$300 admin fee plus Break fees may apply if fully repaid during fixed period	2 years, Break Costs as calculated by Lender may be applicable	2 years, Break fees may apply if fully repaid during fixed period	1 years, Break fees may apply if fully repaid during fixed period
Split Fees	\$75	\$200	\$150	\$300	\$0
Switching/loan variation fee	\$350.00 / \$350.00	\$200.00 / \$350.00	\$500.00 / \$500.00	\$0.00 / \$300.00	\$0.00 / \$300.00
Repayment Type	I/O	P&I I/O	I/O	I/O	I/O
Cost per repayment	N/a	N/a	N/a	N/a	N/a
Minimum repayment	N/a	N/a	N/a	N/a	N/a
Maximum repayment	N/a	N/a	N/a	N/a	N/a
Maximum redraw	N/a	N/a	N/a	N/a	N/a
Direct salary credit	No	No	No	No	No
Periodic payments	No	No	No	No	No
Equity Loan	No	No	No	No	No

Product Feature	AMP, Interest in Advance 1 Year Fixed	ANZ, Interest in Advance 2 Year Fixed	BankSA, Interest in Advance 2 Year Fixed	Commonwealth Bank, Interest in Advance 2 Year Fixed	Homeside Lending, Interest in Advance 1 Year Fixed
Card Types	N/a	N/a	N/a	N/a	N/a
Cheque book	No	No	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	\$40,000	\$20,000	\$10,000	\$10,000	\$100,000
LVR O/O	\$40000 - \$850000 : 0% \$850000 - \$1500000 : 0% \$1500000 - \$1750000 : 0% \$1750000 - \$2000000 : 0%		\$10000 - \$750000 : 0% \$750000 - \$1000000 : 0%	\$10000 - \$750000 : 0% \$750000 - \$850000 : 0%	\$100000 - \$750000 : 0% \$750000 - \$850000 : 0% \$850000 - \$3000000 : 0%
LVR INV	\$40000 - \$850000 : 0% \$850000 - \$1500000 : 0% \$1500000 - \$1750000 : 0% \$1750000 - \$2000000 : 0%		\$10000 - \$750000 : 0% \$750000 - \$1000000 : 0%	\$10000 - \$750000 : 0% \$750000 - \$850000 : 0%	\$100000 - \$750000 : 0% \$750000 - \$850000 : 0% \$850000 - \$3000000 : 0%
Maximum cash-out amount	N/a	\$1,000,000	N/a	N/a	\$100,000
PAYE allowed	Yes	Yes	Yes	Yes	Yes
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$2,146.98	\$2,132.45	\$2,169.30	\$2,167.30	\$2,156.98

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.