

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: Thursday, 11 April 2013
 Security Value: \$ 450 000
 Property Usage: Owner Occupied
 Security Details: Purchase
 First Home Buyer: No
 State: VIC

Product Feature	Bank of Melbourne, 1 Year Fixed Advantage	BankWest, 3 Year Fixed	Heritage Bank, 2 Year Fixed Investment Loan	St George Bank, 3 Year Fixed Advantage	Westpac, 2 Year Fixed Premier Advantage
Initial Interest Rate (current / new)	5.15%	5.19%	5.29%	5.29%	5.29%
Comparison Rate (AAPR) (current / new)	5.69%	5.69%	5.83%	5.58%	5.69%
Ongoing costs	\$395.00	\$12.00	\$5.00	\$395.00	\$395.00
Total establishment fees	\$100	\$295	\$700	\$100	\$0
Redraw facility	Yes	Yes	Yes	Yes	Yes
Cost per redraw	\$0 \$25 for manual	\$50	\$20 > \$20k Title Search Fee also payable	\$0 \$25 for manual	N/a
Discharge Fees	\$250	\$328	\$200	\$250	\$250
Additional repayments	Yes	Yes	Yes	Yes	Yes
Offset Product	0%	40%	0%	0%	N/a
Minimum redraw	N/a	\$1,000	\$100	N/a	N/a
Initial Rate Period	1 year	3 years	2 years	3 years	2 years
Ongoing cost period	Annually	Monthly	Monthly	Annually	Annually
Early Repayment Fee	1 years, Break Costs as calculated by Lender may be applicable	3 years, Break fees may apply if fully repaid during fixed period	2 years, Break fees will apply if loan fully paid during the fixed period. Early Repayment Fees apply to loans accepted prior to 1 July 2011.	3 years, Break Costs as calculated by Lender may be applicable	2 years, \$300 prepayment admin fee if all or part of loan prepaid during fixed rate period plus break fees
Split Fees	\$0	\$0	N/a	\$0	\$0
Switching/loan variation fee	\$0.00 / \$0.00	\$495.00 / \$495.00	\$600.00	\$0.00 / \$0.00	\$300.00
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

Product Feature	Bank of Melbourne, 1 Year Fixed Advantage	BankWest, 3 Year Fixed	Heritage Bank, 2 Year Fixed Investment Loan	St George Bank, 3 Year Fixed Advantage	Westpac, 2 Year Fixed Premier Advantage
Maximum repayment	\$10,000 per annum	\$5,000 p.a. (Accumulative - If no additional repayment in the first 12 Months, then \$10k additional permitted in 2nd Year)	N/a	\$10,000 per annum	\$30,000 during fixed term
Maximum redraw	\$10,000 per annum	\$ To reducing amount	\$ To advanced payment amount	\$10,000 per annum	\$15,000
Direct salary credit	Yes (offset)	Yes (offset)	Yes	Yes (offset)	Yes
Periodic payments	No	Yes (offset)	Yes (offset)	No	No
Equity Loan	No	No	No	No	No
Card Types	N/a	N/a	Visa Visa Debit (offset) Eftpos (offset)	N/a	N/a
Cheque book	Yes (offset)	Yes (offset)	Yes (offset)	Yes (offset)	No
Separate loan accounts	N/a	N/a	N/a	N/a	N/a
Free transactions p/m	N/a	N/a	N/a	N/a	25 fee free transactions
Minimum loan amount	\$50,000	\$20,000	\$20,000	\$50,000	\$150,000
LVR O/O	\$50000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$20000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$3000000 : 80%	\$20000 - \$750000 : 0% \$750000 - \$1000000 : 0%	\$50000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90%
LVR INV	\$50000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$20000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$3000000 : 80%	\$20000 - \$750000 : 95% \$750000 - \$1000000 : 95%	\$50000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90%
Maximum cash-out amount	N/a	\$100,000	N/a	N/a	\$1,000,000
PAYE allowed	Yes	Yes	Yes	Yes	Yes
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$2,367.18	\$2,356.81	\$2,376.27	\$2,404.19	\$2,404.19
Reverting Interest Rate (current / new)	5.70%	6.39%	6.14%	5.79%	5.81%
P&I Reverting Pmt, incl. Ongoing Fees (monthly)	\$2,510.67	\$2,659.57	\$2,595.81	\$2,528.95	\$2,537.43

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.