

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

Product Feature	Adelaide Bank, SmartDoc	ANZ, Lo Doc Standard Variable Land Loan Breakfree Package	Finloan, Insured Alt Doc	Finloan, Standard Home Loan	Homeloans Ltd, Homeloans MoniPower Lo Doc	Homeside Lending, Lo Doc HomePlus (>=\$250K <\$500K)
Initial Interest Rate (current / new)	6.91%	5.80%	5.96%	5.78%	7.23%	5.74%
Comparison Rate (AAPR) (current / new)	6.98%	5.90%	6.01%	5.83%	7.29%	5.82%
Ongoing costs	\$10.00	\$375.00	\$0.00	\$0.00	-N/A-	\$10.00
Total establishment fees	\$490	\$0	\$407	\$407	\$460	\$500
Redraw facility	Yes	Yes	Yes	Yes	Yes	Yes
Cost per redraw	\$0 Free Electronic redraw - online/phone (Manual redraw \$50)	N/a	\$ \$26 manual	\$ \$26 manual	\$0 \$50 Manual.	\$0
Discharge Fees	\$325	\$160	\$608	\$608	\$808	\$300
Additional repayments	Yes	Yes	Yes	Yes	Yes	Yes
Offset Product	100%	100%	100%	100%	100%	100%
Minimum redraw	\$500	\$2,000	\$100	\$100	\$500	\$2,000
Ongoing cost period	Monthly	Annually	-N/A-	-N/A-	-N/A-	Monthly
Early Repayment Fee	N/a	N/a	N/a	N/a	N/a	N/a
Split Fees	\$100	\$0	\$110	\$110	\$100	\$0
Switching/loan variation fee	\$350.00 / \$350.00	\$200.00 / \$600.00	N/a	N/a	\$300.00	\$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	P&I I/O
Cost per repayment	\$0	\$0	\$0	\$0	\$0	\$0
Minimum repayment	N/a	N/a	N/a	N/a	N/a	N/a
Maximum repayment	N/a	N/a	N/a	N/a	\$20,000 p.a. for fixed period	N/a

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Maximum redraw	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount
Direct salary credit	No	Yes	Yes	Yes	Yes (offset)	Yes
Periodic payments	No	No	No	No	Yes (offset)	Yes (offset)
Equity Loan	No	No	No	No	No	No
Card Types	Eftpos (offset) ATM Card (offset)	Visa Debit (offset) Eftpos (offset) ATM Card (offset)	N/a	N/a	N/a	Mastercard (offset) Visa (offset) Visa Debit (offset)
Cheque book	No	Yes (offset)	No	No	No	Yes (offset)
Separate loan accounts	N/a	Unlimited	8	8	N/a	N/a
Free transactions p/m	N/a	All Free (offset)	15 fee free transactions	15 fee free transactions	N/a	All Free (offset)
Minimum loan amount	\$10,000	\$150,000	\$50,000	\$50,000	\$10,000	\$250,000
LVR O/O	\$10000 - \$1000000 : 0% \$1000000 - \$2000000 : 0%	\$150000 - \$2500000 : 0%	\$50000 - \$1000000 : 0%	\$50000 - \$1000000 : 90%	\$10000 - \$1000000 : 0% \$1000000 - \$2000000 : 0%	\$250000 - \$499999 : 0%
LVR INV	\$10000 - \$1000000 : 0% \$1000000 - \$2000000 : 0%	\$150000 - \$2500000 : 0%	\$50000 - \$1000000 : 0%	\$50000 - \$1000000 : 90%	\$10000 - \$1000000 : 0% \$1000000 - \$2000000 : 0%	\$250000 - \$499999 : 0%
Maximum cash-out amount	N/a	N/a	N/a	N/a	N/a	\$100,000
PAYE allowed	Yes	No	No	Yes	Yes	Second applicant only
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$2,680.04	\$2,407.60	\$2,417.77	\$2,371.19	\$2,757.32	\$2,370.90

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.