

Refinance Value: \$ 0  
 Loan Value: \$ 251 000  
 Total Lending Facility: \$ 551 000  
 Loan Term: 30 Years  
 Termination Period: 5 Years  
 Loan to Valuation Ratio (LVR): 122.44%

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	ANZ, Simplicity Plus	BankWest, Mortgage Shredder Variable Introductory Rate	Commonwealth Bank, Rate Saver - 3 Year Special	Finloan, Standard Home Loan	ING Direct, Mortgage Simplifier SmartPack >80% LVR
Initial Interest Rate (current / new)	5.70%	5.39%	5.59%	5.78%	5.66%
Comparison Rate (AAPR) (current / new)	5.77%	6.25%	5.82%	5.86%	5.75%
Ongoing costs	-N/A-	-N/A-	\$0.00	\$0.00	\$0.00
Total establishment fees	\$600	\$695	\$800	\$407	\$719
Redraw facility	Yes	Yes	Yes	Yes	Yes
Cost per redraw	\$0	\$50	\$50	\$ \$26 manual	N/a
Discharge Fees	\$160	\$328	\$350	\$608	\$250
Additional repayments	Yes	Yes up to 75% of loan without deferred fee	Yes	Yes	Yes
Offset Product	N/a	100%	N/a	100%	N/a
Minimum redraw	\$2,000	\$1,000	\$500 for electronic request. \$2,000 for over the counter	\$100	N/a
Initial Rate Period		1 year	3 years		
Ongoing cost period	-N/A-	-N/A-	-N/A-	-N/A-	-N/A-
Early Repayment Fee	N/a	N/a	N/a	N/a	N/a
Split Fees	\$200	\$0	\$300	\$110	N/a
Switching/loan variation fee	\$200.00 / \$350.00	\$495.00 / \$495.00	\$0.00 / \$300.00	N/a	\$250.00 / \$250.00
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
Maximum repayment	N/a	N/a	N/a	N/a	N/a
Maximum redraw	\$ To reducing amount	N/a	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount
Direct salary credit	No	Yes	No	Yes	Yes
Periodic payments	No	Yes (offset)	No	No	No

Product Feature	ANZ, Simplicity Plus	BankWest, Mortgage Shredder Variable Introductory Rate	Commonwealth Bank, Rate Saver - 3 Year Special	Finloan, Standard Home Loan	ING Direct, Mortgage Simplifier SmartPack >80% LVR
Equity Loan	No	No	No	No	No
Card Types	N/a	Mastercard Debit (offset)	N/a	N/a	N/a
Cheque book	No	Yes (offset)	No	No	No
Separate loan accounts	N/a	N/a	N/a	8	Unlimited
Free transactions p/m	N/a	All Free (offset)	N/a	15 fee free transactions	N/a
Minimum loan amount	\$50,000	\$20,000	\$10,000	\$50,000	\$250,000
LVR O/O		\$20000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$3000000 : 80%	\$10000 - \$750000 : 95% \$750000 - \$850000 : 90%	\$50000 - \$1000000 : 90%	\$250000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$2000000 : 80%
LVR INV		\$20000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$3000000 : 80%	\$10000 - \$750000 : 95% \$750000 - \$850000 : 90%	\$50000 - \$1000000 : 90%	\$250000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$2000000 : 80%
Maximum cash-out amount	\$1,000,000	\$100,000	N/a	N/a	N/a
PAYE allowed	Yes	Yes	Yes	Yes	Yes
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$1,456.81	\$1,407.88	\$1,439.36	\$1,469.55	\$1,450.45
Reverting Interest Rate (current / new)	0.00%	6.39%	5.94%	0.00%	0.00%
P&I Reverting Pmt, incl. Ongoing Fees (monthly)		\$1,564.68	\$1,491.31		

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.