

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	Finloan, Full Doc - Level 1	Finloan, Full Doc - Level 2	Finloan, Full Doc - Level 3	Homeloans Ltd, Homeloans FlexiChoice
Initial Interest Rate (current / new)	8.46%	8.66%	9.61%	8.96%
Comparison Rate (AAPR) (current / new)	8.50%	8.70%	9.65%	9.04%
Ongoing costs	\$0.00	\$0.00	\$0.00	\$0.00
Total establishment fees	\$299	\$299	\$299	\$859
Redraw facility	Yes	Yes	Yes	Yes
Cost per redraw	\$ \$26 manual	\$ \$26 manual	\$ \$26 manual	\$0 manual \$26
Discharge Fees	\$608	\$608	\$608	\$608
Additional repayments	Yes	Yes	Yes	Yes
Offset Product	100%	100%	100%	100%
Minimum redraw	\$100	\$100	\$100	\$100
Ongoing cost period	-N/A-	-N/A-	-N/A-	-N/A-
Early Repayment Fee	N/a	N/a	N/a	N/a
Split Fees	\$110	\$110	\$110	\$0
Switching/loan variation fee	N/a	N/a	N/a	\$250.00
Repayment Type	P&I I/O	P&I I/O	P&I I/O	P&I I/O
Cost per repayment	\$0	\$0	\$0	\$0
Minimum repayment	N/a	N/a	N/a	N/a
Maximum repayment	N/a	N/a	N/a	N/a
Maximum redraw	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount
Direct salary credit	Yes	Yes	Yes	Yes
Periodic payments	No	No	No	No
Equity Loan	No	No	No	No
Card Types	N/a	N/a	N/a	N/a
Cheque book	No	No	No	No
Separate loan accounts	8	8	8	N/a
Free transactions p/m	15 fee free transactions	15 fee free transactions	15 fee free transactions	N/a

Product Feature	Finloan, Full Doc - Level 1	Finloan, Full Doc - Level 2	Finloan, Full Doc - Level 3	Homeloans Ltd, Homeloans FlexiChoice
Minimum loan amount	\$50,000	\$50,000	\$50,000	\$50,000
LVR O/O	\$50000 - \$1500000 : 90%	\$50000 - \$1500000 : 85%	\$50000 - \$1500000 : 85%	\$50000 - \$750000 : 90% \$750000 - \$1000000 : 85% \$1000000 - \$1250000 : 80% \$1250000 - \$1500000 : 75%
LVR INV	\$50000 - \$1500000 : 90%	\$50000 - \$1500000 : 85%	\$50000 - \$1500000 : 85%	\$50000 - \$750000 : 90% \$750000 - \$1000000 : 85% \$1000000 - \$1250000 : 80% \$1250000 - \$1500000 : 75%
Maximum cash-out amount	N/a	N/a	N/a	N/a
PAYE allowed	Yes	Yes	Yes	Yes
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$3,102.63	\$3,160.14	\$3,438.01	\$3,247.07

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.