

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: Wednesday, 10 April 2013
 Security Value: \$ 450 000
 Property Usage: Owner Occupied
 Security Details: Purchase
 First Home Buyer: No
 State: VIC

Product Feature	Finloan, Quickstart	Homeloans Ltd, Easy Saver
Initial Interest Rate (current / new)	5.86%	6.73%
Comparison Rate (AAPR) (current / new)	5.92%	6.79%
Reverting Interest Rate (current / new)	0.00%	0.00%
Total establishment fees	\$706	\$639
Ongoing costs	\$0.00	\$0.00
Discharge Fees	\$608	\$545
Special Product?		
Offset Product	100%	N/a
Additional repayments	Yes	Yes
Redraw facility	Yes	Yes
Cost per redraw	\$ \$26 manual	\$ \$0 via Phone & Internet Banking; client services \$20
Minimum redraw	\$100	\$500 client services - \$2000
Initial Rate Period		
Ongoing cost period	-N/A-	-N/A-
Early Repayment Fee	N/a	N/a
Split Fees	\$110	\$100
Switching/loan variation fee	N/a	\$300.00
Repayment Type	P&I	P&I I/O
Cost per repayment	\$0	N/a
Minimum repayment	N/a	N/a
Maximum repayment	N/a	N/a
Maximum redraw	\$ To reducing amount	\$ To reducing amount
Direct salary credit	Yes	Yes
Periodic payments	No	Yes
Equity Loan	No	No
Card Types	N/a	N/a

Product Feature	Finloan, Quickstart	Homeloans Ltd, Easy Saver
Cheque book	No	No
Separate loan accounts	8	N/a
Free transactions p/m	15 fee free transactions	6 fee free transactions
Minimum loan amount	\$50,000	\$50,000
LVR O/O	\$50000 - \$750000 : 90%	\$50000 - \$750000 : 85%
LVR INV	\$50000 - \$750000 : 0%	\$50000 - \$750000 : 85%
Maximum cash-out amount	N/a	N/a
PAYE allowed	Yes	Yes
LVR at which LMI is applicable	0%	80.01%
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$2,524.73	\$2,767.08
P&I Reverting Pmt, incl. Ongoing Fees (monthly)		

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.