

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	AMP, Essential Home Loan	BankSA, Standard Variable Advantage Package	Finloan, Horizon Loan	Macquarie Bank, Premium Optimum Package	NAB, Standard Variable Choice Package
Initial Interest Rate (current / new)	5.53%	5.52%	5.48%	5.44%	5.58%
Comparison Rate (AAPR) (current / new)	5.57%	5.61%	5.71%	5.67%	5.75%
Ongoing costs	\$0.00	\$395.00	\$299.00	\$398.00	\$395.00
Total establishment fees	\$295	\$100	\$706	\$363	\$0
Redraw facility	Yes	Yes	Yes	Yes	Yes
Cost per redraw	\$0 free through BankAssist, BankNet & BankPhone redraw not available	\$0 \$25 for Manual	\$ \$26 manual	\$50 for overnight redraws	\$0
Discharge Fees	\$100	\$250	\$608	\$400	\$150
Additional repayments	Yes	Yes	Yes	Yes	Yes
Offset Product	N/a	100%	100%	100%	100%
Minimum redraw	\$2,000	\$0	\$100	N/a	\$2,000
Initial Rate Period					
Ongoing cost period	-N/A-	Annually	Annually	Annually	Annually
Early Repayment Fee	N/a	N/a	N/a	N/a	N/a
Split Fees	\$75	\$0	\$110	N/a	\$0
Switching/loan variation fee	\$350.00 / \$350.00	\$0.00 / \$0.00	N/a	\$250.00 / \$250.00	\$0.00
Repayment Type	P&I	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	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount	\$ To reducing amount
Direct salary credit	No	Yes	Yes	Yes	Yes (offset)
Periodic payments	No	Yes	No	Yes (offset)	Yes (offset)

Product Feature	AMP, Essential Home Loan	BankSA, Standard Variable Advantage Package	Finloan, Horizon Loan	Macquarie Bank, Premium Optimum Package	NAB, Standard Variable Choice Package
Equity Loan	No	No	No	No	No
Card Types	N/a	Mastercard Visa Eftpos (offset) ATM Card (offset)	N/a	Visa (offset) Eftpos (offset) ATM Card (offset)	N/a
Cheque book	No	Yes (offset)	No	Yes (offset)	Yes (offset)
Separate loan accounts	10	N/a	8	2	Unlimited
Free transactions p/m	N/a	N/a	15 fee free transactions	N/a	N/a
Minimum loan amount	\$40,000	\$50,000	\$150,000	\$150,000	\$150,000
LVR O/O	\$40000 - \$850000 : 90% \$850000 - \$1500000 : 80% \$1500000 - \$1750000 : 75% \$1750000 - \$2000000 : 70%	\$50000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$150000 - \$1000000 : 90%	\$150000 - \$600000 : 90% \$600000 - \$750000 : 85% \$750000 - \$2000000 : 80%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90%
LVR INV	\$40000 - \$850000 : 90% \$850000 - \$1500000 : 80% \$1500000 - \$1750000 : 75% \$1750000 - \$2000000 : 70%	\$50000 - \$750000 : 95% \$750000 - \$1000000 : 90%	\$150000 - \$1000000 : 90%	\$150000 - \$600000 : 90% \$600000 - \$750000 : 85% \$750000 - \$2000000 : 80%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90%
Maximum cash-out amount	N/a	N/a	N/a	N/a	N/a
PAYE allowed	Yes	Yes	Yes	Yes	Yes
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$1,429.88	\$1,461.22	\$1,446.92	\$1,448.88	\$1,470.69
Reverting Interest Rate (current / new)	0.00%	0.00%	0.00%	0.00%	0.00%

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.