

Refinance Value: \$ 0
 Loan Value: \$ 551 000
 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, Standard Variable Breakfree Package (Special Offer)	Commonwealth Bank, Standard Variable Mortgage Advantage (LVR <=80% Special)	Homeside Lending, HomePlus Standard Variable (LVR >75% <=90%)	ING Direct, Orange Advantage <=80% LVR	Suncorp, Home Package Plus Standard Variable - Special Offer (LVR <=80%)	Westpac, Rocket Repay - Premier Advantage
Initial Interest Rate (current / new)	5.60%	5.50%	5.55%	5.48%	5.54%	5.51%
Comparison Rate (AAPR) (current / new)	5.68%	5.59%	5.59%	5.53%	5.62%	5.60%
Ongoing costs	\$375.00	\$375.00	\$10.00	\$199.00	\$375.00	\$395.00
Total establishment fees	\$0	\$200	\$200	\$220	\$0	\$0
Redraw facility	Yes	Yes	Yes	Yes	Yes	Yes
Cost per redraw	N/a	\$5 via branch	\$0	\$0	\$20	\$0
Discharge Fees	\$160	\$350	\$300	\$250	\$250	\$250
Additional repayments	Yes	Yes	Yes	Yes	Yes	Yes
Offset Product	100%	100%	100%	100%	100%	100%
Minimum redraw	\$2,000	\$500 for electronic request. \$1,000 for over the counter	\$2,000	N/a	\$1,000	N/a
Initial Rate Period						
Ongoing cost period	Annually	Annually	Monthly	Annually	Annually	Annually
Early Repayment Fee	N/a	N/a	N/a	N/a	N/a	N/a
Split Fees	\$0	\$0	\$0	\$0	\$0	\$0
Switching/loan variation fee	\$200.00 / \$600.00	\$0.00 / \$300.00	\$0.00 / \$300.00	\$0.00 / \$0.00	\$300.00 / \$400.00	\$0.00
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	N/a	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	Yes	Yes	Yes	Yes (offset)	Yes	Yes
Periodic payments	No	Yes	Yes (offset)	No	Yes	Yes
Equity Loan	No	No	No	No	No	No
Card Types	Visa Debit (offset) Eftpos (offset) ATM Card (offset)	Mastercard (offset)	Mastercard (offset) Visa (offset) Visa Debit (offset)	Visa Debit (offset)	N/a	Mastercard (offset) Visa (offset) Eftpos (offset) ATM Card (offset)
Cheque book	Yes (offset)	Yes	Yes (offset)	No	Yes	Yes
Separate loan accounts	5	N/a	N/a	2	N/a	N/a
Free transactions p/m	All Free (offset)	N/a	All Free (offset)	N/a	N/a	N/a
Minimum loan amount	\$250,000	\$250,000	\$100,000	\$250,000	\$250,000	\$150,000
LVR O/O		\$250000 - \$750000 : 80%	\$100000 - \$750000 : 90%	\$250000 - \$750000 : 80%	\$250000 - \$750000 : 80%	\$150000 - \$750000 : 95%
		\$750000 - \$850000 : 80%	\$750000 - \$850000 : 90%	\$750000 - \$850000 : 80%	\$750000 - \$1000000 : 80%	\$750000 - \$1000000 : 90%
			\$850000 - \$3000000 : 80%	\$850000 - \$2000000 : 80%	\$1000000 - \$1500000 : 80%	\$1500000 - \$1600000 : 80%
					\$1600000 - \$2250000 : 75%	
LVR INV		\$250000 - \$750000 : 80%	\$100000 - \$750000 : 90%	\$250000 - \$750000 : 80%	\$250000 - \$750000 : 80%	\$150000 - \$750000 : 0%
		\$750000 - \$850000 : 80%	\$750000 - \$850000 : 90%	\$750000 - \$850000 : 80%	\$750000 - \$1000000 : 80%	\$750000 - \$1000000 : 0%
			\$850000 - \$3000000 : 80%	\$850000 - \$2000000 : 80%	\$1000000 - \$1500000 : 80%	\$1500000 - \$1600000 : 80%
					\$1600000 - \$2250000 : 75%	
Maximum cash-out amount	\$1,000,000	N/a	\$100,000	N/a	\$600,000	\$1,000,000
PAYE allowed	Yes	Yes	Yes	Yes	Yes	Yes
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$3,194.43	\$3,159.77	\$3,155.82	\$3,138.19	\$3,173.61	\$3,164.89
Reverting Interest Rate (current / new)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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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.