

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:	Monday, 15 April 2013
Security Value:	\$ 450 000
Property Usage:	Owner Occupied
Security Details:	Purchase
First Home Buyer:	No
State:	VIC

Product Feature	AMP, Professional 2 Year Fixed	BankWest, 2 Year Fixed	Homeside Lending, HomePlus 2 Year Fixed	Suncorp, Home Package Plus 1 Year Fixed	Westpac, 1 Year Fixed Premier Advantage
Initial Interest Rate (current / new)	4.99%	4.99%	4.99%	5.30%	5.24%
Comparison Rate (AAPR) (current / new)	5.44%	5.84%	5.83%	5.78%	5.79%
Ongoing costs	\$0.00	\$12.00	\$10.00	\$375.00	\$395.00
Total establishment fees	\$295	\$295	\$200	\$0	\$0
Redraw facility	No	Yes	Yes	No	Yes
Cost per redraw	N/a	\$50	\$0	N/a	N/a
Discharge Fees	\$100	\$328	\$300	\$250	\$250
Additional repayments	Yes	Yes	Yes	Yes	Yes
Offset Product	N/a	40%	N/a	N/a	N/a
Minimum redraw	N/a	\$1,000	\$2,000	N/a	N/a
Ongoing cost period	-N/A-	Monthly	Monthly	Annually	Annually
Early Repayment Fee	2 years, \$150 per fixed rate split + interest break costs	2 years, Break fees may apply if fully repaid during fixed period	2 years, Break fees may apply if fully repaid during fixed period	1 years, Break fees may apply if fully repaid during fixed period	1 years, \$300 prepayment admin fee if all or part of loan prepaid during fixed rate period plus break fees
Split Fees	\$0	\$0	\$0	\$0	\$0
Switching/loan variation fee	\$350.00 / \$350.00	\$495.00 / \$495.00	\$0.00 / \$300.00	\$300.00 / \$300.00	\$300.00
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	N/a	\$0	N/a	\$0	\$0
Minimum repayment	N/a	N/a	N/a	N/a	N/a
Maximum repayment	\$10,000 p.a. during fixed period	\$5,000 p.a. (Accumulative - If no additional repayment in the first 12 Months, then \$10k additional permitted in 2nd Year)	\$20,000 Economic costs and pre-payment fees are waived for additional repayments up to the first \$20,000 of a loan, per fixed rate period	\$500 per month	\$30,000 during fixed term

Product Feature	AMP, Professional 2 Year Fixed	BankWest, 2 Year Fixed	Homeside Lending, HomePlus 2 Year Fixed	Suncorp, Home Package Plus 1 Year Fixed	Westpac, 1 Year Fixed Premier Advantage
Maximum redraw	N/a	\$ To reducing amount	\$ To reducing amount	N/a	\$15,000
Direct salary credit	Yes	Yes (offset)	Yes	No	Yes
Periodic payments	No	Yes (offset)	No	No	No
Equity Loan	No	No	No	No	No
Card Types	N/a	N/a	N/a	N/a	N/a
Cheque book	No	Yes (offset)	No	No	No
Separate loan accounts	10	N/a	N/a	Unlimited	N/a
Free transactions p/m	N/a	N/a	N/a	N/a	25 fee free transactions
Minimum loan amount	\$100,000	\$20,000	\$100,000	\$10,000	\$150,000
LVR O/O	\$100000 - \$850000 : 90% \$850000 - \$1500000 : 80% \$1500000 - \$1750000 : 75% \$1750000 - \$2000000 : 70%	\$20000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$3000000 : 80%	\$100000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$3000000 : 80%	\$10000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$1500000 : 90% \$1500000 - \$1600000 : 80% \$1600000 - \$2250000 : 75%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$1500000 : 90%
LVR INV	\$100000 - \$850000 : 90% \$850000 - \$1500000 : 80% \$1500000 - \$1750000 : 75% \$1750000 - \$2000000 : 70%	\$20000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$3000000 : 80%	\$100000 - \$750000 : 95% \$750000 - \$850000 : 90% \$850000 - \$3000000 : 80%	\$10000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$1500000 : 90% \$1500000 - \$1600000 : 80% \$1600000 - \$2250000 : 75%	\$150000 - \$750000 : 95% \$750000 - \$1000000 : 90% \$1000000 - \$1500000 : 90%
Maximum cash-out amount	N/a	\$100,000	\$100,000	\$600,000	\$1,000,000
PAYE allowed	Yes	Yes	Yes	Yes	Yes
P&I Initial Pmt, incl. Ongoing Fees (monthly)	\$2,171.65	\$2,183.65	\$2,181.65	\$2,280.23	\$2,266.83

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.