

# Comparison Rate Schedule



**Credit Provider: BANK OF WESTERN AUSTRALIA LTD**

ABN 22 050 494 454

108 St Georges Terrace Perth

Issued: 11 September 2009

## Bankwest Variable Rate Home Loans (Secured)

Name of Consumer Credit Product	Introductory Rate Period	Annual Percentage Rates Remaining term of loan (variable rate)	COMPARISON RATE (p.a.)													
			\$20,000 for a term of 4 years	\$25,000 for a term of 5 years	\$30,000 for a term of 5 years	\$50,000 for a term of 7 years	\$70,000 for a term of 25 years	\$100,000 for a term of 25 years	\$130,000 for a term of 25 years	\$150,000 for a term of 25 years	\$200,000 for a term of 25 years	\$225,000 for a term of 25 years	\$250,000 for a term of 25 years	\$275,000 for a term of 30 years	\$300,000 for a term of 30 years	\$1000,000 for a term of 30 years
Bankwest Lite Home Loan	N/A	5.58% p.a.	6.34%	6.05%	5.97%	5.74%	5.60%	5.59%	5.59%	5.59%	5.59%	5.59%	5.59%	5.58%	5.58%	5.58%
Bankwest Lite Plus Home Loan where lending is between \$250,000 & \$1,000,000	N/A	5.48% p.a.	6.09%	5.85%	5.79%	5.60%	5.49%	5.49%	5.49%	5.49%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
Bankwest Lite Plus Home Loan where lending is greater than \$1,000,000	N/A	5.43% p.a.	6.04%	5.80%	5.74%	5.55%	5.44%	5.44%	5.44%	5.44%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%
Mortgage Shredder Home Loan	N/A	5.70% p.a.	8.81%	7.93%	7.56%	6.66%	6.12%	5.99%	5.92%	5.89%	5.85%	5.83%	5.82%	5.80%	5.79%	5.62%
Mortgage Shredder Fixed Introductory Rate Home Loan	5.99% p.a. for 12 months	5.70% p.a.	8.93%	8.03%	7.66%	6.74%	6.14%	6.02%	5.95%	5.92%	5.88%	5.86%	5.85%	5.83%	5.82%	5.75%
Bankwest Seniors Equity Release Home Loan	N/A	6.55% p.a.	7.28%	7.01%	6.93%	6.71%	6.61%	6.59%	6.58%	6.58%	6.57%	6.57%	6.57%	-	-	-
Bankwest Rate Tracker Ultra Home Loan	4.87% p.a. for 36 months	5.58% p.a.	7.69%	6.81%	6.52%	5.83%	5.60%	5.56%	5.54%	5.53%	5.51%	5.51%	5.50%	5.51%	5.51%	5.49%
Bankwest Low Doc Home Loan where the LVR is greater than 60%	N/A	5.70% p.a.	8.12%	7.25%	6.99%	6.25%	5.82%	5.78%	5.76%	5.75%	5.74%	5.74%	5.73%	5.73%	5.72%	5.71%
Bankwest Low Doc Home Loan where the LVR is equal to or less than 60%	N/A	5.20% p.a.	7.62%	6.75%	6.49%	5.75%	5.31%	5.28%	5.26%	5.25%	5.24%	5.24%	5.23%	5.22%	5.22%	5.21%
Bankwest Premium Home Loan	N/A	5.10% p.a.	7.52%	6.65%	6.39%	5.65%	5.21%	5.18%	5.16%	5.15%	5.14%	5.14%	5.13%	5.12%	5.12%	5.11%
Bankwest Capped Rate Home Loan - Variable Rate	N/A	5.40% p.a.	7.55%	6.97%	6.72%	6.11%	5.72%	5.63%	5.58%	5.56%	5.52%	5.51%	5.50%	5.49%	5.48%	5.43%
Bankwest Capped Rate Home Loan - Capped Rate*	N/A	7.50% p.a.	9.63%	9.04%	8.80%	8.19%	7.80%	7.71%	7.67%	7.65%	7.62%	7.60%	7.60%	7.58%	7.58%	7.53%

### South Australia Only

#### WARNING:

This 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.

All rates are calculated for secured loans only

Fees and charges are payable

\*The Capped Rate only applies until 10/11/2012. A loan may not be available on the above terms.

To find out more information visit [bankwest.com.au](http://bankwest.com.au) or phone Bankwest LoanLine on 13 17 18.