



Comparison Rate Schedule - Variable Rate Home Loans

		RAMS Basic	RAMS Smartway	RAMS Easy Start*	RAMS Rate Relief #	RAMS IO Maximiser	RAMS Standard Variable
Annual Percentage Rate (p.a.)		4.99%	5.49%	4.84%	4.59%	4.84%	5.59%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	5.63%	6.56%	6.50%	5.62%	6.57%	6.23%
25 Years	\$70,000	5.12%	5.87%	5.65%	5.21%	5.60%	5.73%
25 Years	\$100,000	5.08%	5.76%	5.52%	5.17%	5.37%	5.69%
25 Years	\$130,000	5.06%	5.70%	5.45%	5.15%	5.25%	5.66%
25 Years	\$150,000	5.05%	5.67%	5.41%	5.14%	5.20%	5.65%
25 Years	\$200,000	5.04%	5.62%	5.36%	5.12%	5.11%	5.64%
25 Years	\$225,000	5.03%	5.61%	5.34%	5.12%	5.08%	5.63%
25 Years	\$250,000	5.03%	5.60%	5.33%	5.11%	5.05%	5.63%
30 Years	\$275,000	5.02%	5.58%	5.32%	5.12%	5.02%	5.62%
30 Years	\$300,000	5.02%	5.57%	5.31%	5.12%	5.01%	5.62%

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* Year 2: Rate reverts to 4.94% p.a., Year 3: Rate reverts to 5.19% p.a., Year 4: Rate Reverts to 5.29% p.a

Year 2: Rate: 4.59% p.a., Year 3 onwards: Rate: 5.19% p.a



Comparison Rate Schedule - Variable Rate Home Loans

		RAMS Smartway Low Doc	RAMS Low Doc 500 Plus
Annual Percentage Rate (p.a.)		6.69%	6.49%
Term	Loan \$amt	Comparison Rate per annum	
7 Years	\$50,000	8.05%	7.86%
25 Years	\$70,000	6.83%	6.63%
25 Years	\$100,000	6.71%	6.51%
25 Years	\$130,000	6.65%	6.45%
25 Years	\$150,000	6.62%	6.42%
25 Years	\$200,000	6.58%	6.37%
25 Years	\$225,000	6.56%	6.36%
25 Years	\$250,000	6.55%	6.35%
30 Years	\$275,000	6.51%	6.31%
30 Years	\$300,000	6.51%	6.31%

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Comparison Rate Schedule - Pro Pack Variable Rate Home Loans

		RAMS Smartway Pro Pack 1	RAMS Smartway Pro Pack 2	RAMS SE Pro Pack 1	RAMS SE Pro Pack 2	RAMS SE Pro Pack 80
Annual Percentage Rate (p.a.)		4.99%	4.89%	4.99%	4.89%	5.19%
Term	Loan \$amt	Comparison Rate per annum				
7 Years	\$50,000	6.71%	6.61%	6.74%	6.65%	6.94%
25 Years	\$70,000	5.75%	5.65%	5.75%	5.66%	5.95%
25 Years	\$100,000	5.52%	5.42%	5.53%	5.43%	5.72%
25 Years	\$130,000	5.40%	5.30%	5.40%	5.30%	5.60%
25 Years	\$150,000	5.34%	5.25%	5.35%	5.25%	5.55%
25 Years	\$200,000	5.26%	5.16%	5.26%	5.16%	5.46%
25 Years	\$225,000	5.23%	5.13%	5.23%	5.13%	5.43%
25 Years	\$250,000	5.20%	5.10%	5.20%	5.11%	5.40%
30 Years	\$275,000	5.17%	5.07%	5.17%	5.07%	5.37%
30 Years	\$300,000	5.16%	5.06%	5.16%	5.06%	5.36%

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Comparison Rate Schedule - Fixed Rate Home Loans

		RAMS Fixed Rate 1 yr	RAMS Fixed Rate 2 yrs	RAMS Fixed Rate 3 yrs	RAMS Fixed Rate 4 yrs	RAMS Fixed Rate 5 yrs	RAMS Fixed Rate 10 yrs
Annual Percentage Rate (p.a.)		5.09% then the variable rate 5.49%	5.64% then the variable rate 5.49%	6.29% then the variable rate 5.49%	6.99% then the variable rate 5.49%	6.99% then the variable rate 5.49%	7.79% then the variable rate 5.49%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.45%	6.64%	7.11%	7.80%	7.94%	8.85%
25 Years	\$70,000	5.83%	5.90%	6.10%	6.42%	6.54%	7.58%
25 Years	\$100,000	5.72%	5.79%	5.98%	6.31%	6.42%	7.46%
25 Years	\$130,000	5.66%	5.72%	5.92%	6.24%	6.36%	7.39%
25 Years	\$150,000	5.63%	5.70%	5.89%	6.22%	6.33%	7.37%
25 Years	\$200,000	5.58%	5.65%	5.85%	6.17%	6.28%	7.32%
25 Years	\$225,000	5.57%	5.64%	5.83%	6.15%	6.27%	7.31%
25 Years	\$250,000	5.56%	5.63%	5.82%	6.14%	6.26%	7.29%
30 Years	\$275,000	5.54%	5.60%	5.78%	6.07%	6.17%	7.14%
30 Years	\$300,000	5.54%	5.60%	5.77%	6.06%	6.16%	7.13%

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Comparison Rate Schedule - Fixed Rate Home Loans

		Fixed Rate Pro Pack 1 - 1 yr	Fixed Rate Pro Pack 1 - 2 yrs	Fixed Rate Pro Pack 1 - 3 yrs	Fixed Rate Pro Pack 1 - 4 yrs	Fixed Rate Pro Pack 1 - 5 yrs	Fixed Rate Pro Pack 1 - 10 yrs
Annual Percentage Rate (p.a.)		5.09% then the variable rate 4.99%	5.64% then the variable rate 4.99%	6.29% then the variable rate 4.99%	6.99% then the variable rate 4.99%	6.99% then the variable rate 4.99%	7.79% then the variable rate 4.99%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.74%	7.04%	7.61%	8.36%	8.54%	9.47%
25 Years	\$70,000	5.76%	5.87%	6.11%	6.48%	6.63%	7.81%
25 Years	\$100,000	5.53%	5.64%	5.88%	6.25%	6.40%	7.58%
25 Years	\$130,000	5.41%	5.52%	5.76%	6.12%	6.27%	7.46%
25 Years	\$150,000	5.35%	5.47%	5.70%	6.07%	6.22%	7.40%
25 Years	\$200,000	5.27%	5.38%	5.62%	5.98%	6.13%	7.32%
25 Years	\$225,000	5.24%	5.35%	5.59%	5.95%	6.10%	7.29%
25 Years	\$250,000	5.21%	5.33%	5.56%	5.92%	6.08%	7.26%
30 Years	\$275,000	5.18%	5.28%	5.49%	5.81%	5.95%	7.07%
30 Years	\$300,000	5.16%	5.26%	5.47%	5.80%	5.94%	7.05%

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Comparison Rate Schedule - Fixed Rate Home Loans



	Fixed Rate Pro Pack 2 - 1 yr	Fixed Rate Pro Pack 2 - 2 yrs	Fixed Rate Pro Pack 2 - 3 yrs	Fixed Rate Pro Pack 2 - 4 yrs	Fixed Rate Pro Pack 2 - 5 yrs	Fixed Rate Pro Pack 2 - 10 yrs	
Annual Percentage Rate (p.a.)	5.09% then the variable rate 4.89%	5.64% then the variable rate 4.89%	6.29% then the variable rate 4.89%	6.99% then the variable rate 4.89%	6.99% then the variable rate 4.89%	7.79% then the variable rate 4.89%	
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.67%	6.99%	7.58%	8.34%	8.54%	9.47%
25 Years	\$70,000	5.67%	5.79%	6.04%	6.41%	6.57%	7.78%
25 Years	\$100,000	5.44%	5.56%	5.81%	6.18%	6.34%	7.56%
25 Years	\$130,000	5.32%	5.44%	5.69%	6.06%	6.22%	7.43%
25 Years	\$150,000	5.26%	5.39%	5.63%	6.00%	6.16%	7.38%
25 Years	\$200,000	5.18%	5.30%	5.54%	5.91%	6.07%	7.29%
25 Years	\$225,000	5.15%	5.27%	5.51%	5.88%	6.04%	7.26%
25 Years	\$250,000	5.12%	5.24%	5.49%	5.86%	6.02%	7.24%
30 Years	\$275,000	5.09%	5.20%	5.41%	5.74%	5.89%	7.03%
30 Years	\$300,000	5.07%	5.18%	5.40%	5.73%	5.87%	7.02%

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Comparison Rate Schedule - Fixed Rate Home Loans

		RAMS Fixed Rate SE Pro Pack 1 - 1 yr	RAMS Fixed Rate SE Pro Pack 1 - 2 yrs	RAMS Fixed Rate SE Pro Pack 1 - 3 yrs	RAMS Fixed Rate SE Pro Pack 1 - 4 yrs	RAMS Fixed Rate SE Pro Pack 1 - 5 yrs	RAMS Fixed Rate SE Pro Pack 1 - 10 yrs
Annual Percentage Rate (p.a.)		5.09% then the variable rate 4.99%	5.64% then the variable rate 4.99%	6.29% then the variable rate 4.99%	6.99% then the variable rate 4.99%	6.99% then the variable rate 4.99%	7.79% then the variable rate 4.99%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.77%	7.07%	7.64%	8.39%	8.57%	9.50%
25 Years	\$70,000	5.76%	5.88%	6.12%	6.49%	6.64%	7.82%
25 Years	\$100,000	5.54%	5.65%	5.89%	6.25%	6.40%	7.59%
25 Years	\$130,000	5.41%	5.53%	5.76%	6.13%	6.28%	7.46%
25 Years	\$150,000	5.36%	5.47%	5.71%	6.07%	6.22%	7.41%
25 Years	\$200,000	5.27%	5.38%	5.62%	5.98%	6.13%	7.32%
25 Years	\$225,000	5.24%	5.35%	5.59%	5.95%	6.10%	7.29%
25 Years	\$250,000	5.21%	5.33%	5.56%	5.93%	6.08%	7.26%
30 Years	\$275,000	5.18%	5.28%	5.49%	5.82%	5.95%	7.07%
30 Years	\$300,000	5.17%	5.27%	5.48%	5.80%	5.94%	7.05%

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Comparison Rate Schedule - Fixed Rate Home Loans

	RAMS Fixed Rate SE Pro Pack 2 - 1 yr	RAMS Fixed Rate SE Pro Pack 2 - 2 yrs	RAMS Fixed Rate SE Pro Pack 2 - 3 yrs	RAMS Fixed Rate SE Pro Pack 2 - 4 yrs	RAMS Fixed Rate SE Pro Pack 2 - 5 yrs	RAMS Fixed Rate SE Pro Pack 2 - 10 yrs	
Annual Percentage Rate (p.a.)	5.09% then the variable rate 4.89%	5.64% then the variable rate 4.89%	6.29% then the variable rate 4.89%	6.99% then the variable rate 4.89%	6.99% then the variable rate 4.89%	7.79% then the variable rate 4.89%	
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.70%	7.03%	7.61%	8.38%	8.57%	9.50%
25 Years	\$70,000	5.68%	5.80%	6.05%	6.42%	6.58%	7.79%
25 Years	\$100,000	5.45%	5.57%	5.82%	6.19%	6.35%	7.56%
25 Years	\$130,000	5.32%	5.45%	5.69%	6.06%	6.22%	7.44%
25 Years	\$150,000	5.27%	5.39%	5.64%	6.01%	6.17%	7.38%
25 Years	\$200,000	5.18%	5.30%	5.55%	5.92%	6.07%	7.29%
25 Years	\$225,000	5.15%	5.27%	5.52%	5.89%	6.04%	7.26%
25 Years	\$250,000	5.12%	5.25%	5.49%	5.86%	6.02%	7.24%
30 Years	\$275,000	5.09%	5.20%	5.42%	5.75%	5.89%	7.04%
30 Years	\$300,000	5.08%	5.18%	5.40%	5.73%	5.88%	7.02%

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Comparison Rate Schedule - Fixed Rate Home Loans

	RAMS Fixed Rate Low Doc 1 yr	RAMS Fixed Rate Low Doc 2 yrs	RAMS Fixed Rate Low Doc 3 yrs	RAMS Fixed Rate Low Doc 4 yrs	RAMS Fixed Rate Low Doc 5 yrs	RAMS Fixed Rate Low Doc 10 yrs	
Annual Percentage Rate (p.a.)	5.84% then the variable rate 6.69%	6.39% then the variable rate 6.69%	7.04% then the variable rate 6.69%	7.74% then the variable rate 6.29%	7.74% then the variable rate 6.29%	8.54% then the variable rate 6.29%	
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	7.75%	7.86%	8.34%	9.06%	9.12%	9.63%
25 Years	\$70,000	6.96%	6.99%	7.15%	7.23%	7.35%	8.37%
25 Years	\$100,000	6.84%	6.87%	7.04%	7.11%	7.23%	8.25%
25 Years	\$130,000	6.78%	6.81%	6.97%	7.05%	7.16%	8.18%
25 Years	\$150,000	6.75%	6.78%	6.94%	7.02%	7.13%	8.16%
25 Years	\$200,000	6.71%	6.73%	6.90%	6.97%	7.09%	8.11%
25 Years	\$225,000	6.69%	6.72%	6.88%	6.96%	7.07%	8.09%
25 Years	\$250,000	6.68%	6.71%	6.87%	6.95%	7.06%	8.08%
30 Years	\$275,000	6.67%	6.70%	6.85%	6.87%	6.97%	7.94%
30 Years	\$300,000	6.67%	6.69%	6.84%	6.86%	6.97%	7.93%

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