

# Comparison Rate Schedule

## Variable Rate Home Loans



Product		RAMS Basic	RAMS SmartWay	RAMS Easy Start*	RAMS Rate Relief #	RAMS IO Maximiser	RAMS Standard Variable
Annual Percentage Rate (p.a.)		<b>5.06%</b>	<b>5.49%</b>	<b>4.84%</b>	<b>4.69%</b>	<b>4.84%</b>	<b>5.59%</b>
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	5.70%	6.56%	6.50%	5.75%	6.57%	6.23%
25 Years	\$70,000	5.19%	5.87%	5.65%	5.39%	5.60%	5.73%
25 Years	\$100,000	5.15%	5.76%	5.52%	5.35%	5.37%	5.69%
25 Years	\$130,000	5.13%	5.70%	5.45%	5.33%	5.25%	5.66%
25 Years	\$150,000	5.12%	5.67%	5.41%	5.32%	5.20%	5.65%
25 Years	\$200,000	5.11%	5.62%	5.36%	5.30%	5.11%	5.64%
25 Years	\$225,000	5.10%	5.61%	5.34%	5.30%	5.08%	5.63%
25 Years	\$250,000	5.10%	5.60%	5.33%	5.29%	5.05%	5.63%
30 Years	\$275,000	5.09%	5.58%	5.32%	5.30%	5.02%	5.62%
30 Years	\$300,000	5.09%	5.57%	5.31%	5.30%	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 onwards: Rate Reverts to 5.29% p.a

# Year 2: Rate: 4.69% p.a., Year 3 onwards: Rate: 5.39% p.a

# Comparison Rate Schedule

## Variable Rate Home Loans



Product		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



Product		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



Product	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.)	5.29% then the variable rate 5.49%	6.04% then the variable rate 5.49%	6.74% then the variable rate 5.49%	7.44% then the variable rate 5.49%	7.44% then the variable rate 5.49%	8.24% then the variable rate 5.49%	
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.50%	6.84%	7.43%	8.18%	8.36%	9.30%
25 Years	\$70,000	5.85%	5.98%	6.23%	6.59%	6.74%	7.92%
25 Years	\$100,000	5.74%	5.86%	6.11%	6.48%	6.63%	7.81%
25 Years	\$130,000	5.68%	5.80%	6.05%	6.41%	6.56%	7.74%
25 Years	\$150,000	5.65%	5.77%	6.02%	6.38%	6.53%	7.71%
25 Years	\$200,000	5.60%	5.73%	5.98%	6.34%	6.49%	7.67%
25 Years	\$225,000	5.59%	5.71%	5.96%	6.32%	6.47%	7.65%
25 Years	\$250,000	5.58%	5.70%	5.95%	6.31%	6.46%	7.64%
30 Years	\$275,000	5.56%	5.67%	5.89%	6.22%	6.36%	7.47%
30 Years	\$300,000	5.55%	5.67%	5.88%	6.21%	6.35%	7.46%

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# Comparison Rate Schedule

## Fixed Rate Home Loans



Product		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.)		5.29% then the variable rate 4.99%	6.04% then the variable rate 4.99%	6.74% then the variable rate 4.99%	7.44% then the variable rate 4.99%	7.44% then the variable rate 4.99%	8.24% then the variable rate 4.99%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.80%	7.25%	7.92%	8.73%	8.96%	9.92%
25 Years	\$70,000	5.78%	5.95%	6.24%	6.65%	6.84%	8.16%
25 Years	\$100,000	5.55%	5.72%	6.01%	6.42%	6.60%	7.93%
25 Years	\$130,000	5.43%	5.60%	5.89%	6.29%	6.48%	7.81%
25 Years	\$150,000	5.37%	5.54%	5.83%	6.24%	6.42%	7.75%
25 Years	\$200,000	5.28%	5.46%	5.74%	6.15%	6.33%	7.66%
25 Years	\$225,000	5.26%	5.43%	5.71%	6.12%	6.30%	7.64%
25 Years	\$250,000	5.23%	5.40%	5.69%	6.09%	6.28%	7.61%
30 Years	\$275,000	5.20%	5.35%	5.60%	5.97%	6.14%	7.40%
30 Years	\$300,000	5.18%	5.33%	5.59%	5.95%	6.12%	7.38%

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# Comparison Rate Schedule

## Fixed Rate Home Loans



Product		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.)		5.29% then the variable rate 4.89%	6.04% then the variable rate 4.89%	6.74% then the variable rate 4.89%	7.44% then the variable rate 4.89%	7.44% then the variable rate 4.89%	8.24% then the variable rate 4.89%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.73%	7.20%	7.89%	8.72%	8.95%	9.92%
25 Years	\$70,000	5.69%	5.87%	6.17%	6.59%	6.78%	8.13%
25 Years	\$100,000	5.46%	5.64%	5.94%	6.35%	6.55%	7.91%
25 Years	\$130,000	5.34%	5.52%	5.82%	6.23%	6.42%	7.78%
25 Years	\$150,000	5.28%	5.46%	5.76%	6.17%	6.37%	7.73%
25 Years	\$200,000	5.20%	5.37%	5.67%	6.08%	6.28%	7.64%
25 Years	\$225,000	5.17%	5.34%	5.64%	6.05%	6.25%	7.61%
25 Years	\$250,000	5.14%	5.32%	5.62%	6.03%	6.22%	7.59%
30 Years	\$275,000	5.11%	5.26%	5.53%	5.90%	6.07%	7.36%
30 Years	\$300,000	5.09%	5.25%	5.51%	5.88%	6.06%	7.35%

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# Comparison Rate Schedule

## Fixed Rate Home Loans



Product		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.)		<b>5.29% then the variable rate 4.99%</b>	<b>6.04% then the variable rate 4.99%</b>	<b>6.74% then the variable rate 4.99%</b>	<b>7.44% then the variable rate 4.99%</b>	<b>7.44% then the variable rate 4.99%</b>	<b>8.24% then the variable rate 4.99%</b>
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.83%	7.28%	7.95%	8.77%	8.99%	9.95%
25 Years	\$70,000	5.78%	5.96%	6.25%	6.66%	6.84%	8.17%
25 Years	\$100,000	5.56%	5.73%	6.02%	6.42%	6.61%	7.94%
25 Years	\$130,000	5.43%	5.60%	5.89%	6.30%	6.48%	7.81%
25 Years	\$150,000	5.38%	5.55%	5.84%	6.24%	6.43%	7.76%
25 Years	\$200,000	5.29%	5.46%	5.75%	6.15%	6.34%	7.67%
25 Years	\$225,000	5.26%	5.43%	5.72%	6.12%	6.31%	7.64%
25 Years	\$250,000	5.23%	5.40%	5.69%	6.10%	6.28%	7.61%
30 Years	\$275,000	5.20%	5.35%	5.60%	5.97%	6.14%	7.40%
30 Years	\$300,000	5.18%	5.33%	5.59%	5.95%	6.12%	7.38%

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# Comparison Rate Schedule

## Fixed Rate Home Loans



Product	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.)	5.29% then the variable rate 4.89%	6.04% then the variable rate 4.89%	6.74% then the variable rate 4.89%	7.44% then the variable rate 4.89%	7.44% then the variable rate 4.89%	8.24% then the variable rate 4.89%	
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.76%	7.23%	7.92%	8.75%	8.98%	9.95%
25 Years	\$70,000	5.70%	5.88%	6.18%	6.59%	6.79%	8.14%
25 Years	\$100,000	5.47%	5.65%	5.95%	6.36%	6.55%	7.91%
25 Years	\$130,000	5.34%	5.52%	5.82%	6.23%	6.43%	7.79%
25 Years	\$150,000	5.29%	5.47%	5.76%	6.18%	6.37%	7.73%
25 Years	\$200,000	5.20%	5.38%	5.67%	6.09%	6.28%	7.64%
25 Years	\$225,000	5.17%	5.35%	5.64%	6.05%	6.25%	7.61%
25 Years	\$250,000	5.14%	5.32%	5.62%	6.03%	6.23%	7.59%
30 Years	\$275,000	5.11%	5.27%	5.53%	5.90%	6.08%	7.36%
30 Years	\$300,000	5.09%	5.25%	5.51%	5.88%	6.06%	7.35%

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## Fixed Rate Home Loans



Product		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.)		<b>6.04% then the variable rate 6.69%</b>	<b>6.79% then the variable rate 6.69%</b>	<b>7.49% then the variable rate 6.69%</b>	<b>8.19% then the variable rate 6.29%</b>	<b>8.19% then the variable rate 6.29%</b>	<b>8.99% then the variable rate 6.29%</b>
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	7.82%	8.11%	8.71%	9.50%	9.57%	10.07%
25 Years	\$70,000	6.98%	7.07%	7.29%	7.41%	7.56%	8.72%
25 Years	\$100,000	6.86%	6.95%	7.17%	7.29%	7.44%	8.60%
25 Years	\$130,000	6.80%	6.89%	7.11%	7.23%	7.37%	8.54%
25 Years	\$150,000	6.77%	6.86%	7.08%	7.20%	7.34%	8.51%
25 Years	\$200,000	6.73%	6.82%	7.03%	7.15%	7.30%	8.46%
25 Years	\$225,000	6.71%	6.80%	7.02%	7.13%	7.28%	8.45%
25 Years	\$250,000	6.70%	6.79%	7.01%	7.12%	7.27%	8.43%
30 Years	\$275,000	6.69%	6.77%	6.97%	7.03%	7.17%	8.27%
30 Years	\$300,000	6.68%	6.76%	6.96%	7.02%	7.16%	8.26%

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