






Product Comparison

Product 1	Feature	Product 2	Product 3	Product 4	Product 5
St George Bank.	Lender	Commonwealth Bank.	Homeside Lending.	Westpac.	ANZ.
	Lender Logo				
Advantage Package \$150k - \$249k	Product Name	MAV \$150k - \$249k	Homeplus Home Loan <\$250k (75%-90% LVR)	Premier Advantage Rocket Repay Home Loan \$150k - \$249k	Breakfree Package Standard Variable Home Loan \$150k - \$249k
232,000.00	Proposed Loan Amount	232,000.00	232,000.00	232,000.00	232,000.00
Standard Variable	Product Type	Standard Variable	Standard Variable	Standard Variable	Standard Variable
Although AdvPack is only available to personal customers, non personal customers (e.g. Companies, Trusts etc) applying for a std home loan or a Portfolio Loan are entitled to the AdvPack interest rate discounts. All standard fees are payable (eg: est fee)	Product Details	95% LVR full doc available. 5% genuine savings for new borrowers where the LVR is >85%. 80% LVR max for investment loans where one of the loan purposes is "personal investment"	Can use with 1-5 yrs fixed P&I or INT only avail. 100% offset acct & Gold C/C. HomeSide HomePlus consists of a Home Loan, optional Deposit Offset Account and the choice of either a Gold Visa or Gold Mastercard. Construction only available for 5yrs I/O.	Up to 97% LVR is available to including cap LMI. If split required for equity line, use Equity Access Plan 2 Loan. Min loan amount for Full Doc is \$10k	3 valuations included per package per year, upto 5 loans available, transaction account included, Gold Credit Card and 1 free mortgage re-negotiation per year.
Special offer for a limited time 0.70% tiered rate discount (already included). Usually 0.50%	Product Specials	50% Discount off SVR (already applied) Special offer until further notice for new borrowings of \$100,000 or more.	The \$600 application fee for new Homeside loan applications will be waived until further notice for all loans > \$250k.	0.70% variable rate discount (already included) for new PAP loans with combined borrowings between \$150K-\$250K. Special offer until 17/05/2013, usually .40%	
	Special Expiry Date			17/5/2013	
\$1,045,820.00	Max Loan Amount	\$1,028,301.23	\$1,016,229.70	\$994,107.58	\$950,091.14
	Split Loan Amount				
\$1,359.79	P&I PMT Amount	\$1,376.08	\$1,352.42	\$1,362.74	\$1,376.08
\$1,119.40	I/O PMT Amount	\$1,140.67	\$1,109.73	\$1,144.81	\$1,140.67
\$0.00	LMI Amount (Est.)	\$0.00	\$0.00	\$0.00	\$0.00
30	Max Term (Years)	30	30	30	30
5.79%	Variable Rate	5.9%	5.74%	5.81%	5.9%
0%	Intro/Fixed Rate	0%	0%	0%	0%
6.02%	True Rate	6.12%	5.84%	6.03%	6.11%
Special offer for a limited time 0.70% tiered rate discount (already included). Usually 0.50%	Rate Details	50% Discount off SVR (already applied) Special offer until further notice for new borrowings of \$100,000 or more.		0.70% variable rate discount (already included) for new PAP loans with combined borrowings between \$150K-\$250K. Special offer until 17/05/2013, usually .40%	50% Discount (already included)
\$100.00	Application Fee	\$200.00	\$800.00	\$0.00	\$0.00
\$250.00	Discharge Fee	\$350.00	\$300.00	\$250.00	\$285.00
\$395	Ongoing Fee (Annual)	\$375	\$120	\$395	\$375
\$0.00	Loan Duty Fee	\$0.00	\$0.00	\$0.00	\$0.00
	Fee Details		\$600 Application Fee waived for for new loans \$250k and above. Must be new clients to Homeside. Lenders Legal fees may be higher if additional legal work is required, eg a trust perusal.	Additional Valuation fee may vary dependant on the type of valuation, type of property, location etc. Please refer to your BDM.	One free Mortgage re-negotiation per year-(eg switching from variable to fixed). Breakfree Package holders are entitled to receive 3 waivers of the val admin fee per annum per package

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N	Access: Auto Appvd C/Card (Mandatory)	N	Y	N	N
N	Access: Bpay Access	Y	Y	Y	Y
N	Access: Debit Card Available	Y	Y	Y	N
Y	Access: Direct Credit Access	Y	Y	Y	Y
N	Access: Direct Debit Access	N	Y	Y	Y
N	Access: EFTPOS Access	Y	Y	Y	N
Y	Access: Giro Post / Aust Post Access	Y	Y	N	N
Y	Access: Internet Banking	Y	Y	Y	Y
N	Access: LOC - Credit Card Auto Sweep	N	N	N	N
Y	Access: Mortgage Offset Available	Y	Y	Y	Y
Y	Access: Phone Transfer Access	Y	Y	Y	Y
Electronic Free. \$25 other.	Access: Redraw Details	Fee: \$Aval via internet & Telephone banking - Nil fee Details: Min redraw \$500 electronic or \$1K at branch	Fee: \$0 Details: Min redraw \$2k, conditions apply	Fee: \$0 Details: Can redraw to limit of loan, No minimum, Unlimited redraws allowed.	Fee: \$0 Details: Min \$2k
Y	Access: Redraw Facility	Y	Y	Y	Y
Y	Access: Transaction Account Available	Y	Y	Y	N
N/A	Fees: Early Repay/Break Cost Details	N/A	N/A	N/A	N/A
N	Fees: Early Repayment/Break Costs	N	N	N	N
Y	Fees: LMI Available	Y	Y	Y	Y
Y	Fees: LMI Capitalisation > Max LVR	Y	N	Y	Y
N	Fixed: Rate Lock Available	N	N	N	N
N	Purpose: Bridging Available	Y	Y	N	Y
Y	Purpose: Construction	Y	Y	Y	Y
N	Repayments Interest Capitalisation	N	N	Y	N
-	Repayments Interest Capitalisation Details	N/A	N/A	Repayment Holiday available	N/A
Y	Repayments Repayments - Can Make Extra	Y	Y	Y	Y
Y	Repayments Repayments - Fortnightly	Y	Y	Y	Y
Y	Repayments Repayments - Monthly	Y	Y	Y	Y

Product 1	Feature	Product 2	Product 3	Product 4	Product 5
Y	Repayments: Repayments - Weekly	Y	Y	Y	Y
Y	Repayments: Salary Direct Available	Y	Y	Y	Y
Y	Structure: Portability	Y	Y	Y	Y
Y	Structure: Split Available	Y	Y	Y	Y
MAX 5 SPLITS	Structure: Split Details	At settlement no charge for any splits, future splits carry a variation fee of \$300.	\$0	Combo loans - Limit 2 Rocket Repay loan accounts. No fee under pro pack. Low Doc has \$600 App fee for combo loans. If post settlement, std. App or Switch Fee applies Refer Lender. Low Doc loans can only be combine with other Low Doc prods.	\$0 - up to 5 ANZ HL, RIL and Equity Facs available if no prior accounts held.\$200 fee for more accts