



Comparison Rate Schedule - Fixed Rate Home & Residential Loans

		Better Offset (AKF) 2 Years Fixed	Better Offset (AKF) 3 Years Fixed	Better Offset (AKF) 5 Years Fixed	Better Offset 2 Years Fixed	Better Offset 3 Years Fixed	Better Offset 5 Years Fixed	Basic 2 Years Fixed	Basic 3 Years Fixed	Basic 5 Years Fixed
Annual Percentage Rate (p.a.)		7.00% then the variable rate 7.10%	7.05% then the variable rate 7.10%	7.10% then the variable rate 7.10%	7.00% then the variable rate 7.34%	7.05% then the variable rate 7.34%	7.10% then the variable rate 7.34%	7.00% then the variable rate 6.69%	7.05% then the variable rate 6.69%	7.10% then the variable rate 6.69%
Term	Loan \$amt	Comparison Rate per annum								
7 Years	\$50,000	7.83%	7.85%	7.89%	7.61%	7.59%	7.57%	7.24%	7.33%	7.46%
25 Years	\$70,000	7.36%	7.36%	7.38%	7.37%	7.35%	7.33%	6.83%	6.87%	6.95%
25 Years	\$100,000	7.27%	7.28%	7.30%	7.34%	7.32%	7.30%	6.81%	6.85%	6.93%
25 Years	\$130,000	7.23%	7.24%	7.25%	7.32%	7.31%	7.28%	6.79%	6.84%	6.92%
25 Years	\$150,000	7.21%	7.22%	7.23%	7.31%	7.30%	7.28%	6.79%	6.83%	6.91%
25 Years	\$200,000	7.18%	7.18%	7.20%	7.30%	7.29%	7.26%	6.78%	6.82%	6.90%
25 Years	\$225,000	7.17%	7.17%	7.19%	7.30%	7.28%	7.26%	6.78%	6.82%	6.90%
25 Years	\$250,000	7.16%	7.16%	7.18%	7.30%	7.28%	7.26%	6.77%	6.82%	6.90%
30 Years	\$275,000	7.15%	7.15%	7.17%	7.30%	7.28%	7.26%	6.76%	6.80%	6.87%
30 Years	\$300,000	7.14%	7.15%	7.16%	7.30%	7.28%	7.26%	6.76%	6.80%	6.87%

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Credit provider: RAMS Mortgage Corporation Limited ABN 48 065 912 932

Comparison Rate Schedule - Fixed Rate Home & Residential Loans



	Low Doc 2 Years Fixed	Low Doc 3 Years Fixed	Low Doc 5 Years Fixed	SmartWay Low Doc 2 Years Fixed	SmartWay Low Doc 3 Years Fixed	SmartWay Low Doc 5 Years Fixed	
Annual Percentage Rate (p.a.)	7.75% then the variable rate 7.24%	7.80% then the variable rate 7.24%	7.85% then the variable rate 6.90%	7.75% then the variable rate 7.39%	7.80% then the variable rate 7.39%	7.85% then the variable rate 7.10%	
Comparison Rate per annum							
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	8.81%	8.96%	9.12%	8.87%	8.98%	9.11%
25 Years	\$70,000	7.48%	7.54%	7.68%	7.63%	7.68%	7.79%
25 Years	\$100,000	7.38%	7.44%	7.58%	7.53%	7.57%	7.69%
25 Years	\$130,000	7.32%	7.38%	7.52%	7.47%	7.52%	7.63%
25 Years	\$150,000	7.29%	7.36%	7.50%	7.45%	7.49%	7.61%
25 Years	\$200,000	7.25%	7.32%	7.46%	7.41%	7.45%	7.56%
25 Years	\$225,000	7.24%	7.30%	7.44%	7.39%	7.44%	7.55%
25 Years	\$250,000	7.23%	7.29%	7.43%	7.38%	7.43%	7.54%
30 Years	\$275,000	7.19%	7.25%	7.37%	7.35%	7.39%	7.49%
30 Years	\$300,000	7.18%	7.24%	7.37%	7.34%	7.38%	7.49%

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Comparison Rate Schedule - Fixed Rate Home & Residential Loans



		SmartWay (AKF) 2 Years Fixed	SmartWay (AKF) 3 Years Fixed	SmartWay (AKF) 5 Years Fixed	SmartWay 2 Years Fixed	SmartWay 3 Years Fixed	SmartWay 5 Years Fixed
Annual Percentage Rate (p.a.)		7.00% then the variable rate 7.20%	7.05% then the variable rate 7.20%	7.10% then the variable rate 7.20%	7.00% then the variable rate 7.44%	7.05% then the variable rate 7.44%	7.10% then the variable rate 7.44%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	7.88%	7.88%	7.89%	7.66%	7.62%	7.57%
25 Years	\$70,000	7.44%	7.43%	7.43%	7.44%	7.42%	7.38%
25 Years	\$100,000	7.35%	7.35%	7.35%	7.42%	7.39%	7.35%
25 Years	\$130,000	7.31%	7.31%	7.30%	7.40%	7.38%	7.34%
25 Years	\$150,000	7.29%	7.29%	7.28%	7.39%	7.37%	7.33%
25 Years	\$200,000	7.26%	7.25%	7.25%	7.38%	7.36%	7.32%
25 Years	\$225,000	7.25%	7.24%	7.24%	7.38%	7.35%	7.32%
25 Years	\$250,000	7.24%	7.23%	7.23%	7.38%	7.35%	7.31%
30 Years	\$275,000	7.23%	7.23%	7.22%	7.38%	7.36%	7.32%
30 Years	\$300,000	7.22%	7.22%	7.22%	7.38%	7.36%	7.32%

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