

## Comparison Rate Schedule - Gold Variable & Fixed Rate Home & Residential Loans



		SmartWay Gold \$150k to \$250k	SmartWay Gold > \$250k	SmartWay Gold \$150k to \$250k 2yrs Fixed	SmartWay Gold \$150k to \$250k 3yrs Fixed	SmartWay Gold \$150k to \$250k 5yrs Fixed	SmartWay Gold >\$250k 2yrs Fixed	SmartWay Gold >\$250k 3yrs Fixed	SmartWay Gold >\$250k 5yrs Fixed
Annual Percentage Rate (p.a.)		6.74%	6.74%	7.00% then the variable rate 6.74%	7.05% then the variable rate 6.74%	7.10% then the variable rate 6.74%	7.00% then the variable rate 6.74%	7.05% then the variable rate 6.74%	7.10% then the variable rate 6.74%
Term	Loan \$amt	Comparison Rate per annum							
7 Years	\$50,000	7.69%	7.54%	7.82%	7.90%	8.02%	7.67%	7.75%	7.86%
25 Years	\$70,000	7.16%	7.12%	7.22%	7.26%	7.33%	7.18%	7.22%	7.29%
25 Years	\$100,000	7.04%	7.01%	7.09%	7.13%	7.20%	7.06%	7.10%	7.17%
25 Years	\$130,000	6.97%	6.95%	7.02%	7.06%	7.13%	7.00%	7.04%	7.11%
25 Years	\$150,000	6.94%	6.92%	6.99%	7.03%	7.10%	6.97%	7.01%	7.08%
25 Years	\$200,000	6.89%	6.88%	6.94%	6.98%	7.05%	6.93%	6.97%	7.04%
25 Years	\$225,000	6.87%	6.86%	6.92%	6.96%	7.03%	6.91%	6.95%	7.02%
25 Years	\$250,000	6.86%	6.85%	6.91%	6.95%	7.02%	6.90%	6.94%	7.01%
30 Years	\$275,000	6.84%	6.83%	6.89%	6.92%	6.99%	6.88%	6.91%	6.98%
30 Years	\$300,000	6.83%	6.83%	6.88%	6.91%	6.98%	6.87%	6.91%	6.97%

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 costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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