

Comparison Rate Schedule - Variable Rate Home & Residential Loans



		RAMS SmartWay (AKF)	RAMS SmartWay	RAMS SmartWay Low Doc	RAMS Low Doc	RAMS Better Offset (AKF)	RAMS Better Offset	RAMS Basic	RAMS Easy Start	RAMS Line of Credit 1	RAMS Line of Credit 2	RAMS Low Doc Line of Credit
Annual percentage Rate (p.a.)		7.20%	7.44%	7.39%	7.24%	7.10%	7.34%	6.69%	6.54%	6.74%	6.74%	7.49%
Term	Loan \$amt	Comparison Rate per annum										
7 Years	\$50,000	7.99%	7.89%	8.64%	8.49%	7.89%	7.79%	7.08%	8.18%	7.69%	7.54%	8.74%
25 Years	\$70,000	7.48%	7.54%	7.55%	7.37%	7.38%	7.44%	6.77%	7.55%	7.16%	7.12%	7.65%
25 Years	\$100,000	7.40%	7.51%	7.45%	7.27%	7.30%	7.41%	6.74%	7.41%	7.04%	7.01%	7.55%
25 Years	\$130,000	7.35%	7.49%	7.39%	7.21%	7.25%	7.39%	6.73%	7.33%	6.97%	6.95%	7.49%
25 Years	\$150,000	7.33%	7.48%	7.37%	7.19%	7.23%	7.38%	6.73%	7.30%	6.94%	6.92%	7.47%
25 Years	\$200,000	7.30%	7.47%	7.33%	7.15%	7.20%	7.37%	6.72%	7.24%	6.89%	6.88%	7.43%
25 Years	\$225,000	7.29%	7.47%	7.32%	7.13%	7.19%	7.37%	6.71%	7.22%	6.87%	6.86%	7.42%
25 Years	\$250,000	7.28%	7.47%	7.31%	7.12%	7.18%	7.37%	6.71%	7.21%	6.86%	6.85%	7.41%
30 Years	\$275,000	7.27%	7.46%	7.28%	7.10%	7.17%	7.36%	6.71%	7.21%	6.84%	6.83%	7.38%
30 Years	\$300,000	7.26%	7.46%	7.27%	7.09%	7.16%	7.36%	6.71%	7.20%	6.83%	6.83%	7.37%

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

* Year 2: Rate reverts to 6.64% p.a., Year 3: Rate reverts to 6.94% p.a., Year 4: Rate Reverts to 7.24% p.a