



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.)		6.85% then the variable rate 6.85%	6.95% then the variable rate 6.85%	7.10% then the variable rate 6.85%	6.85% then the variable rate 7.09%	6.95% then the variable rate 7.09%	7.10% then the variable rate 7.09%	6.85% then the variable rate 6.49%	6.95% then the variable rate 6.49%	7.10% then the variable rate 6.49%
Term	Loan \$amt	Comparison Rate per annum								
7 Years	\$50,000	7.97%	8.04%	8.20%	7.74%	7.77%	7.88%	7.45%	7.59%	7.83%
25 Years	\$70,000	7.21%	7.24%	7.33%	7.22%	7.23%	7.27%	6.74%	6.80%	6.94%
25 Years	\$100,000	7.10%	7.13%	7.22%	7.17%	7.17%	7.22%	6.68%	6.75%	6.89%
25 Years	\$130,000	7.05%	7.07%	7.16%	7.14%	7.14%	7.19%	6.66%	6.72%	6.86%
25 Years	\$150,000	7.02%	7.05%	7.13%	7.12%	7.13%	7.18%	6.64%	6.70%	6.85%
25 Years	\$200,000	6.98%	7.01%	7.09%	7.10%	7.11%	7.16%	6.62%	6.68%	6.82%
25 Years	\$225,000	6.96%	6.99%	7.08%	7.10%	7.10%	7.15%	6.62%	6.68%	6.82%
25 Years	\$250,000	6.95%	6.98%	7.06%	7.09%	7.10%	7.14%	6.61%	6.67%	6.81%
30 Years	\$275,000	6.93%	6.96%	7.04%	7.09%	7.09%	7.13%	6.59%	6.65%	6.78%
30 Years	\$300,000	6.93%	6.95%	7.03%	7.08%	7.09%	7.13%	6.59%	6.65%	6.77%

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



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.)		7.60% then the variable rate 6.99%	7.70% then the variable rate 6.99%	7.85% then the variable rate 6.65%	7.60% then the variable rate 7.24%	7.70% then the variable rate 7.24%	7.85% then the variable rate 6.95%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	8.76%	8.98%	9.26%	9.25%	9.41%	9.64%
25 Years	\$70,000	7.28%	7.36%	7.58%	7.69%	7.75%	7.92%
25 Years	\$100,000	7.16%	7.25%	7.46%	7.52%	7.58%	7.75%
25 Years	\$130,000	7.10%	7.19%	7.40%	7.43%	7.50%	7.66%
25 Years	\$150,000	7.08%	7.16%	7.37%	7.39%	7.46%	7.62%
25 Years	\$200,000	7.03%	7.12%	7.33%	7.33%	7.39%	7.56%
25 Years	\$225,000	7.02%	7.10%	7.31%	7.31%	7.37%	7.53%
25 Years	\$250,000	7.01%	7.09%	7.30%	7.29%	7.35%	7.52%
30 Years	\$275,000	6.96%	7.04%	7.23%	7.25%	7.30%	7.45%
30 Years	\$300,000	6.96%	7.03%	7.22%	7.23%	7.29%	7.44%

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	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	SmartWay Promotional 2 Years Fixed	SmartWay Promotional 3 Years Fixed	SmartWay Promotional 5 Years Fixed	
Annual Percentage Rate (p.a.)	6.85% then the variable rate 6.95%	6.95% then the variable rate 6.95%	7.10% then the variable rate 6.95%	6.85% then the variable rate 7.19%	6.95% then the variable rate 7.19%	7.10% then the variable rate 7.19%	6.85% then the variable rate 6.69%	6.95% 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	8.01%	8.07%	8.21%	7.79%	7.80%	7.88%	7.55%	7.65%	7.85%
25 Years	\$70,000	7.29%	7.31%	7.38%	7.30%	7.30%	7.33%	6.90%	6.94%	7.05%
25 Years	\$100,000	7.18%	7.20%	7.27%	7.25%	7.24%	7.27%	6.85%	6.89%	7.00%
25 Years	\$130,000	7.13%	7.15%	7.21%	7.22%	7.22%	7.25%	6.82%	6.86%	6.97%
25 Years	\$150,000	7.10%	7.12%	7.19%	7.20%	7.20%	7.23%	6.80%	6.85%	6.96%
25 Years	\$200,000	7.06%	7.08%	7.14%	7.18%	7.18%	7.21%	6.78%	6.83%	6.94%
25 Years	\$225,000	7.04%	7.06%	7.13%	7.18%	7.17%	7.20%	6.78%	6.82%	6.93%
25 Years	\$250,000	7.03%	7.05%	7.12%	7.17%	7.17%	7.20%	6.77%	6.81%	6.92%
30 Years	\$275,000	7.02%	7.03%	7.10%	7.17%	7.17%	7.19%	6.76%	6.80%	6.90%
30 Years	\$300,000	7.01%	7.03%	7.09%	7.16%	7.16%	7.19%	6.75%	6.79%	6.89%

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