

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



		RAMS Investor	RAMS SmartWay	RAMS SmartWay Low Doc	RAMS Low Doc	RAMS Standard Variable	RAMS Basic	RAMS Easy Start	RAMS Low Doc Line of Credit
Annual percentage Rate (p.a.)		6.49%	7.44%	7.39%	7.24%	7.42%	6.69%	6.52%	7.49%
Term	Loan \$amt	Comparison Rate per annum							
7 Years	\$50,000	7.75%	7.89%	8.64%	8.49%	8.20%	7.08%	8.31%	8.74%
25 Years	\$70,000	7.11%	7.54%	7.55%	7.37%	7.70%	6.77%	7.68%	7.65%
25 Years	\$100,000	6.92%	7.51%	7.45%	7.27%	7.61%	6.74%	7.50%	7.55%
25 Years	\$130,000	6.82%	7.49%	7.39%	7.21%	7.57%	6.73%	7.40%	7.49%
25 Years	\$150,000	6.78%	7.48%	7.37%	7.19%	7.55%	6.73%	7.36%	7.47%
25 Years	\$200,000	6.71%	7.47%	7.33%	7.15%	7.52%	6.72%	7.29%	7.43%
25 Years	\$225,000	6.68%	7.47%	7.32%	7.13%	7.51%	6.71%	7.26%	7.42%
25 Years	\$250,000	6.66%	7.47%	7.31%	7.12%	7.50%	6.71%	7.24%	7.41%
30 Years	\$275,000	6.64%	7.46%	7.28%	7.10%	7.49%	6.71%	7.24%	7.38%
30 Years	\$300,000	6.63%	7.46%	7.27%	7.09%	7.48%	6.71%	7.22%	7.37%

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

\* Year 2: Rate reverts to 6.62% p.a., Year 3: Rate reverts to 6.94% p.a., Year 4: Rate Reverts to 7.24% p.a

# Comparison Rate Schedule - Pro Pack Variable Rate Home & Residential Loans



		SmartWay Pro Pack \$150k to \$250k	SmartWay Pro Pack > \$250k	Standard Pro Pack > \$250K	Self Employed (SE) Pro Pack	Line of Credit Pro Pack \$150k to \$250k	Line of Credit Pro Pack >\$250k
Annual Percentage Rate (p.a.)		6.72%	6.72%	6.62%	6.72%	6.72%	6.72%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	8.04%	7.88%	7.78%	7.88%	8.16%	7.88%
25 Years	\$70,000	7.35%	7.31%	7.21%	7.31%	7.38%	7.31%
25 Years	\$100,000	7.16%	7.13%	7.03%	7.13%	7.18%	7.13%
25 Years	\$130,000	7.06%	7.04%	6.94%	7.04%	7.08%	7.04%
25 Years	\$150,000	7.01%	7.00%	6.90%	7.00%	7.03%	7.00%
25 Years	\$200,000	6.94%	6.93%	6.83%	6.93%	6.95%	6.93%
25 Years	\$225,000	6.92%	6.90%	6.80%	6.90%	6.93%	6.90%
25 Years	\$250,000	6.90%	6.89%	6.79%	6.89%	6.91%	6.89%
30 Years	\$275,000	6.87%	6.86%	6.76%	6.86%	6.88%	6.86%
30 Years	\$300,000	6.86%	6.85%	6.75%	6.85%	6.86%	6.85%

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## Comparison Rate Schedule - Pro Pack Variable & Fixed Rate Home & Residential Loans



		SmartWay Pro Pack \$150k to \$250k 2 yrs Fixed	SmartWay Pro Pack \$150k to \$250k 3yrs Fixed	SmartWay Pro Pack \$150k to \$250k 5yrs Fixed	SmartWay Pro Pack >\$250k 2yrs Fixed	SmartWay Pro Pack >\$250k 3yrs Fixed	SmartWay Pro Pack >\$250k 5yrs Fixed	Standard Pro Pack 2yrs Fixed	Standard Pro Pack 3yrs Fixed	Standard Pro Pack 5yrs Fixed
Annual Percentage Rate (p.a.)		7.00% then the variable rate 6.72%	7.05% then the variable rate 6.72%	7.10% then the variable rate 6.72%	7.00% then the variable rate 6.72%	7.05% then the variable rate 6.72%	7.10% then the variable rate 6.72%	7.00% then the variable rate 6.62%	7.05% then the variable rate 6.62%	7.10% then the variable rate 6.62%
Term	Loan \$amt	Comparison Rate per annum								
7 Years	\$50,000	8.18%	8.26%	8.38%	8.02%	8.11%	8.23%	7.98%	8.08%	8.22%
25 Years	\$70,000	7.40%	7.44%	7.52%	7.36%	7.40%	7.48%	7.29%	7.33%	7.42%
25 Years	\$100,000	7.22%	7.26%	7.33%	7.19%	7.23%	7.30%	7.11%	7.16%	7.25%
25 Years	\$130,000	7.12%	7.15%	7.23%	7.09%	7.13%	7.21%	7.02%	7.06%	7.15%
25 Years	\$150,000	7.07%	7.11%	7.18%	7.05%	7.09%	7.17%	6.97%	7.02%	7.11%
25 Years	\$200,000	7.00%	7.04%	7.11%	6.98%	7.02%	7.10%	6.90%	6.95%	7.04%
25 Years	\$225,000	6.97%	7.01%	7.09%	6.96%	7.00%	7.07%	6.88%	6.93%	7.02%
25 Years	\$250,000	6.95%	6.99%	7.07%	6.94%	6.98%	7.06%	6.86%	6.91%	7.00%
30 Years	\$275,000	6.92%	6.96%	7.03%	6.91%	6.95%	7.02%	6.83%	6.88%	6.96%
30 Years	\$300,000	6.91%	6.94%	7.01%	6.90%	6.94%	7.00%	6.82%	6.86%	6.95%

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



	Basic 2 Years Fixed	Basic 3 Years Fixed	Basic 5 Years Fixed	Standard Variable 2 Years Fixed	Standard Variable 3 Years Fixed	Standard Variable 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 6.69%	7.05% then the variable rate 6.69%	7.10% then the variable rate 6.69%	7.00% then the variable rate 7.42%	7.05% then the variable rate 7.42%	7.10% then the variable rate 7.42%	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	7.24%	7.33%	7.46%	7.99%	7.95%	7.91%	7.66%	7.62%	7.57%
25 Years	\$70,000	6.83%	6.87%	6.95%	7.61%	7.59%	7.55%	7.44%	7.42%	7.38%
25 Years	\$100,000	6.81%	6.85%	6.93%	7.53%	7.50%	7.47%	7.42%	7.39%	7.35%
25 Years	\$130,000	6.79%	6.84%	6.92%	7.48%	7.46%	7.42%	7.40%	7.38%	7.34%
25 Years	\$150,000	6.79%	6.83%	6.91%	7.46%	7.44%	7.40%	7.39%	7.37%	7.33%
25 Years	\$200,000	6.78%	6.82%	6.90%	7.43%	7.41%	7.37%	7.38%	7.36%	7.32%
25 Years	\$225,000	6.78%	6.82%	6.90%	7.42%	7.40%	7.36%	7.38%	7.35%	7.32%
25 Years	\$250,000	6.77%	6.82%	6.90%	7.41%	7.39%	7.35%	7.38%	7.35%	7.31%
30 Years	\$275,000	6.76%	6.80%	6.87%	7.41%	7.39%	7.35%	7.38%	7.36%	7.32%
30 Years	\$300,000	6.76%	6.80%	6.87%	7.40%	7.38%	7.35%	7.38%	7.36%	7.32%

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## 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	Self Employed (SE) Pro Pack 2 Years Fixed	Self Employed (SE) Pro Pack 3 Years Fixed	Self Employed (SE) Pro Pack 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%	7.75% then the variable rate 6.72%	7.80% then the variable rate 6.72%	7.85% then the variable rate 6.72%
Term	Loan \$amt	Comparison Rate per annum								
7 Years	\$50,000	8.81%	8.96%	9.12%	8.87%	8.98%	9.11%	8.80%	9.05%	9.24%
25 Years	\$70,000	7.48%	7.54%	7.68%	7.63%	7.68%	7.79%	7.53%	7.64%	7.75%
25 Years	\$100,000	7.38%	7.44%	7.58%	7.53%	7.57%	7.69%	7.35%	7.46%	7.57%
25 Years	\$130,000	7.32%	7.38%	7.52%	7.47%	7.52%	7.63%	7.25%	7.36%	7.47%
25 Years	\$150,000	7.29%	7.36%	7.50%	7.45%	7.49%	7.61%	7.21%	7.32%	7.43%
25 Years	\$200,000	7.25%	7.32%	7.46%	7.41%	7.45%	7.56%	7.14%	7.25%	7.36%
25 Years	\$225,000	7.24%	7.30%	7.44%	7.39%	7.44%	7.55%	7.12%	7.23%	7.34%
25 Years	\$250,000	7.23%	7.29%	7.43%	7.38%	7.43%	7.54%	7.10%	7.21%	7.32%
30 Years	\$275,000	7.19%	7.25%	7.37%	7.35%	7.39%	7.49%	7.05%	7.15%	7.25%
30 Years	\$300,000	7.18%	7.24%	7.37%	7.34%	7.38%	7.49%	7.04%	7.14%	7.24%

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