


**CLICK ON PRODUCT NAMES TO ACCESS FACT SHEETS FOR MORE DETAIL**

		Refer Note	BORROWER Rate	Comparison Rate	Broker Upfront	Broker Trail	Minimum Loan	Maximum Loan	Last Updated 06-March-2012  Product Notes
<b>PRIME</b>									
<a href="#">Pro Pack</a>	1	6.54%	6.70%	0.50%	0.15%	\$150,000	\$1,000,000	100% Offset available at same rate	
<a href="#">NRAS Loan</a>	1	6.59%	6.75%	0.50%	0.15%	\$150,000	\$1,000,000	Up to 90% LVR plus LMI capitalisation	
<a href="#">Small Business Loan</a>	2	7.18%	7.20%	0.60%	0.20%	\$100,000	\$1,000,000	Up to \$300K split for Business Purposes	
<a href="#">Commercial Full Doc</a>	3	8.65%		0.50%	0.20%	\$100,000	Up to \$3M	No annual reviews or ongoing fees.	

**NOTES:**

**ALL Resi Loans: \$495 Up-front Application Fee. Free standard valuation to \$1M.**

1. \$345 annual fee in advance.
2. Line of Credit and / or splits available at Standard Pricing.
3. 0.95% Application fee. No on-going fees. No annual reviews. 'Out of the box' residential securities acceptable.

Rates effective 19 Dec 2011 and incorporate the latest RBA decrease on 6 Dec 2011.

**RESIDENTIAL PRODUCT COMPARISON RATES:**

These Comparison Rates apply to a \$300K loan over a 30 year term. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees are not included in the Comparison Rate, but may influence the cost of the loan.