

Comparison Rate Schedule
AFN Residential Finance
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NEMS	AFN Fightback Premium Variable	AFN Fightback Premium Variable Int Only	Premier Fixed 1 Year	Premier Fixed 2 Years	Premier Fixed 3 Years	Premier Fixed 4 Years	Premier Fixed 5 Years	AFN Standard Variable	AFN Premium Variable (AF)	AFN Premium Variable Capped
Maximum Loan to Valuation Ratio	80%	80%	90%	90%	90%	90%	90%	90%	75%	75%
Loan Amount	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000
Loan Term (Years)	30	30	30	30	30	30	30	30	30	30
Standard / Initial Interest Rate (pa)	6.64%	6.64%	6.79%	7.44%	7.79%	8.06%	8.20%	7.03%	6.46%	7.04%
Initial Period (Years)	-	-	1	2	3	4	5	-	-	2
Subsequent Interest Rate (pa)	-	-	6.64%	6.64%	6.64%	6.64%	6.64%	-	-	6.64%
Total Upfront Fees	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650
Settlement Fee	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75
Mortgage Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Ongoing fee (per month)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Annual Fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 375	\$ 375
Security Discharge Administration Fee	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300
Comparison Rate (pa)	6.66%	6.66%	6.68%	6.81%	6.97%	7.15%	7.31%	7.05%	6.64%	6.89%

Comparison Rate Schedule

Issue Date		16 July 2010									
Product	AFN Fightback Premium Variable	AFN Fightback Premium Variable Int Only	Premier Fixed 1 Year	Premier Fixed 2 Years	Premier Fixed 3 Years	Premier Fixed 4 Years	Premier Fixed 5 Years	AFN Standard Variable	AFN Premium Variable (AF)	AFN Premium Variable Capped	
	Annual Percentage Rate										
Standard / Initial Interest Rate	6.64%	6.64%	6.79%	7.44%	7.79%	8.06%	8.20%	7.03%	6.46%	7.04%	
Subsequent Interest Rate	-	-	6.64%	6.64%	6.64%	6.64%	6.64%	7.03%	6.46%	6.64%	
Loan Amount (Secured)	Loan Term (Years)	Comparison Rate Per Annum									
\$30,000	5	7.85%	7.96%	7.91%	8.38%	8.83%	9.22%	9.41%	8.24%	9.76%	10.19%
\$50,000	7	7.16%	7.20%	7.20%	7.57%	7.96%	8.34%	8.60%	7.55%	8.21%	8.58%
\$70,000	25	6.75%	6.76%	6.77%	6.91%	7.09%	7.29%	7.47%	7.14%	7.25%	7.51%
\$100,000	25	6.72%	6.73%	6.73%	6.88%	7.06%	7.26%	7.43%	7.11%	7.02%	7.28%
\$130,000	25	6.70%	6.71%	6.72%	6.86%	7.04%	7.24%	7.41%	7.09%	6.89%	7.15%
\$150,000	25	6.69%	6.70%	6.71%	6.85%	7.03%	7.23%	7.40%	7.08%	6.83%	7.09%
\$200,000	25	6.68%	6.68%	6.69%	6.84%	7.02%	7.22%	7.39%	7.07%	6.74%	7.00%
\$225,000	25	6.67%	6.68%	6.69%	6.84%	7.01%	7.21%	7.39%	7.06%	6.71%	6.97%
\$250,000	25	6.67%	6.67%	6.69%	6.83%	7.01%	7.21%	7.38%	7.06%	6.68%	6.94%
\$275,000	30	6.66%	6.67%	6.68%	6.81%	6.97%	7.15%	7.31%	7.05%	6.65%	6.90%
\$300,000	30	6.66%	6.66%	6.68%	6.81%	6.97%	7.15%	7.31%	7.05%	6.64%	6.89%

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 cost savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of a loan.

Update Advice: