

Comparison Rate Schedule
AFN Residential Finance
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3-Mar-11	AFN Standard Variable (100% Offset)	AFN Standard Variable with LOC	AFN Fixed 1 Year	AFN Fixed 2 Years	AFN Fixed 3 Years	AFN Fixed 4 Years	AFN Fixed 5 Years	AFN Premium Variable (90% LVR)	AFN Premium Variable (90%) with LOC	AFN Variable Capped 2 years
Maximum Loan to Valuation Ratio	80%	80%	90%	90%	90%	90%	90%	90%	90%	80%
Loan Amount	\$ 350,000	\$ 350,000	\$ 350,000	\$ 350,000	\$ 350,000	\$ 350,000	\$ 350,000	\$ 350,000	\$ 350,000	\$ 350,000
Loan Term (Years)	30	30	30	30	30	30	30	30	30	30
Standard / Initial Interest Rate (pa)	7.20%	7.31%	7.19%	7.44%	7.51%	7.79%	7.89%	7.35%	7.35%	7.36%
Initial Period (Years)	-	-	1	2	3	4	5	-	-	2
Subsequent Interest Rate (pa)	-	-	7.20%	7.20%	7.20%	7.20%	7.20%	-	-	7.20%
Total Upfront Fees	\$ 550	\$ 550	\$ 550	\$ 550	\$ 550	\$ 550	\$ 550	\$ 550	\$ 550	\$ 550
Settlement Fee	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75
Mortgage Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Ongoing fee (per month)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Annual Fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Security Discharge Administration Fee	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300
Comparison Rate (pa)	7.22%	7.33%	7.22%	7.26%	7.30%	7.42%	7.50%	7.37%	7.37%	7.25%

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Product	AFN Standard Variable (100% Offset)	AFN Standard Variable with LOC	AFN Fixed 1 Year	AFN Fixed 2 Years	AFN Fixed 3 Years	AFN Fixed 4 Years	AFN Fixed 5 Years	AFN Premium Variable (90% LVR)	AFN Premium Variable (90%) with LOC	AFN Variable Capped 2 years	
	Annual Percentage Rate										
Standard / Initial Interest Rate	7.20%	7.31%	7.19%	7.44%	7.51%	7.79%	7.89%	7.35%	7.35%	7.36%	
Subsequent Interest Rate	-	-	7.20%	7.20%	7.20%	7.20%	7.20%	7.35%	7.35%	7.20%	
Loan Amount (Secured)	Loan Term (Years)	Comparison Rate Per Annum									
\$30,000	5	8.27%	8.49%	8.26%	8.43%	8.53%	8.83%	8.96%	8.42%	8.42%	8.37%
\$50,000	7	7.65%	7.81%	7.65%	7.78%	7.87%	8.15%	8.29%	7.80%	7.80%	7.74%
\$70,000	25	7.30%	7.42%	7.30%	7.35%	7.39%	7.52%	7.61%	7.45%	7.45%	7.33%
\$100,000	25	7.27%	7.39%	7.27%	7.32%	7.36%	7.49%	7.58%	7.42%	7.42%	7.30%
\$130,000	25	7.25%	7.37%	7.25%	7.30%	7.34%	7.48%	7.57%	7.40%	7.40%	7.28%
\$150,000	25	7.24%	7.36%	7.24%	7.29%	7.34%	7.47%	7.56%	7.40%	7.40%	7.28%
\$200,000	25	7.23%	7.35%	7.23%	7.28%	7.33%	7.46%	7.55%	7.38%	7.38%	7.27%
\$225,000	25	7.23%	7.34%	7.23%	7.28%	7.32%	7.45%	7.55%	7.38%	7.38%	7.26%
\$250,000	25	7.23%	7.34%	7.23%	7.28%	7.32%	7.45%	7.54%	7.38%	7.38%	7.26%
\$275,000	30	7.22%	7.33%	7.22%	7.27%	7.30%	7.43%	7.51%	7.37%	7.37%	7.25%
\$300,000	30	7.22%	7.33%	7.22%	7.26%	7.30%	7.42%	7.51%	7.37%	7.37%	7.25%

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: