

# M+ Comparison Variable Rates Schedule - Secured Loans

Effective Date: 19 November 2010



## Product Range - Secured Loans

### HomeLife + Variable Rate Options

	HomeLife	HomeLife+	HomeLife+ Construction	Privilege	Vantage	Oxygen	Oxygen+	Freedom 60	Freedom 60 Construction	Freedom 80	Freedom 80 Construction
Annual Percentage Rate	7.42%	starting from 7.62%	starting from 7.87% #	7.22%	7.72%	starting from 7.67%	7.32%	7.92%	8.17% #	8.17%	8.42% #

Loan Amount	Term	Comparison Rates start from										
30,000	5 years	8.78%	8.97%	9.95%	10.75%	11.23%	9.02%	10.85%	9.27%	10.25%	9.52%	10.51%
50,000	7 years	8.00%	8.20%	8.65%	9.06%	9.54%	8.25%	9.15%	8.50%	8.96%	8.75%	9.21%
70,000	25 years	7.55%	7.75%	7.88%	8.03%	8.51%	7.80%	8.12%	8.05%	8.18%	8.30%	8.44%
100,000	25 years	7.51%	7.71%	7.81%	7.79%	8.28%	7.76%	7.88%	8.01%	8.11%	8.26%	8.36%
130,000	25 years	7.49%	7.69%	7.77%	7.66%	8.15%	7.74%	7.75%	7.99%	8.07%	8.24%	8.33%
150,000	25 years	7.48%	7.68%	7.76%	7.60%	8.09%	7.73%	7.70%	7.98%	8.06%	8.23%	8.31%
200,000	25 years	7.47%	7.67%	7.73%	7.50%	8.00%	7.72%	7.60%	7.97%	8.03%	8.22%	8.28%
225,000	25 years	7.46%	7.66%	7.72%	7.47%	7.97%	7.71%	7.57%	7.96%	8.02%	8.21%	8.27%
250,000	25 years	7.46%	7.66%	7.71%	7.45%	7.94%	7.71%	7.55%	7.96%	8.01%	8.21%	8.26%
275,000	30 years	7.45%	7.65%	7.70%	7.41%	7.91%	7.70%	7.51%	7.95%	8.00%	8.20%	8.25%
300,000	30 years	7.45%	7.65%	7.69%	7.40%	7.90%	7.70%	7.50%	7.95%	7.99%	8.20%	8.25%

# Construction loans - Interest rate reduces by 0.25% upon completion of construction.

**WARNING:** These comparison rates only apply to the 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 the loan.

Credit Providers:

Perpetual Trustees Victoria Limited A.B.N. 47 004 027 258

First Mortgage Company Home Loans Pty Limited 45 104 268 448

For further information about comparison rates please contact M+ on **1300 733 537** (8.30am to 5.30pm Mon-Fri AEST)

# M+ Comparison Fixed Rates Schedule - Secured Loans

Effective Date: 19 November 2010



## Product Range - Secured Loans

### HomeLife + Fixed Rate Options

Starting from:  
(where fixed portion is ≤50% of total loan amount)

Starting from:  
(where fixed portion is >50% of total loan amount)

Annual Percentage Rate

1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	10 Yrs	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	10 Yrs
7.49%	7.59%	7.75%	8.10%	8.20%	9.20%	7.64%	7.74%	7.90%	8.25%	8.35%	9.35%

Loan Amount	Term
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### Comparison Rates start from

30,000	5 years	9.23%	9.38%	9.60%	10.00%	10.13%	8.90%	8.97%	9.13%	9.50%	9.62%		
50,000	7 years	8.11%	8.23%	8.41%	8.78%	8.96%	8.17%	8.23%	8.36%	8.69%	8.84%		
70,000	25 years	7.42%	7.47%	7.55%	7.74%	7.85%	8.93%	7.74%	7.77%	7.83%	7.99%	8.08%	9.07%
100,000	25 years	7.36%	7.41%	7.49%	7.68%	7.79%	8.86%	7.71%	7.73%	7.79%	7.95%	8.05%	9.03%
130,000	25 years	7.33%	7.38%	7.46%	7.64%	7.76%	8.83%	7.69%	7.71%	7.77%	7.93%	8.03%	9.00%
150,000	25 years	7.31%	7.36%	7.45%	7.63%	7.75%	8.81%	7.68%	7.70%	7.76%	7.92%	8.02%	9.00%
200,000	25 years	7.29%	7.34%	7.43%	7.61%	7.72%	8.78%	7.67%	7.69%	7.75%	7.91%	8.00%	8.98%
225,000	25 years	7.28%	7.33%	7.42%	7.60%	7.72%	8.78%	7.66%	7.68%	7.74%	7.90%	8.00%	8.97%
250,000	25 years	7.28%	7.33%	7.41%	7.59%	7.71%	8.77%	7.66%	7.68%	7.74%	7.90%	7.99%	8.97%
275,000	30 years	7.26%	7.31%	7.38%	7.55%	7.66%	8.66%	7.65%	7.67%	7.72%	7.87%	7.96%	8.88%
300,000	30 years	7.26%	7.30%	7.38%	7.55%	7.65%	8.65%	7.65%	7.67%	7.72%	7.87%	7.95%	8.87%

Interest Rates revert to standard variable rate on completion of fixed rate term.

Fixed rates listed above may change without notice.

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