

M+ Comparison Variable Rates Schedule - Secured Loans

Effective Date: 6 May 2010



Product Range - Secured Loans

HomeLife+ Variable Rate Options

HomeLife+ Fixed Rate Options

Annual Percentage Rate	HomeLife+	Construction	Privilege	Oxygen	Oxygen Pro	Freedom 60	Freedom 60 Construction	Freedom 80	Freedom 80 Construction	Starting from:					
	starting from	starting from	#							1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	10 Yrs
	7.19%	7.44%	6.94%	7.19%	6.94%	7.69%	7.94%	7.89%	8.14%	6.98%	7.69%	8.04%	8.29%	8.39%	9.19%

Loan Amt	Term	Comparison Rates start from														
30,000	5 years	8.54%	9.52%	10.48%	8.55%	10.48%	9.04%	10.02%	9.24%	10.22%	8.88%	9.37%	9.81%	8.88%	9.37%	
50,000	7 years	7.77%	8.22%	8.78%	7.77%	8.78%	8.27%	8.73%	8.47%	8.93%	7.78%	8.16%	8.54%	7.78%	8.16%	
70,000	25 years	7.32%	7.44%	7.75%	7.32%	7.75%	7.82%	7.95%	8.02%	8.15%	7.14%	7.29%	7.46%	7.14%	7.29%	8.86%
100,000	25 years	7.28%	7.38%	7.51%	7.28%	7.51%	7.78%	7.88%	7.98%	8.08%	7.08%	7.23%	7.40%	7.08%	7.23%	8.79%
130,000	25 years	7.26%	7.34%	7.38%	7.26%	7.38%	7.76%	7.84%	7.96%	8.04%	7.05%	7.20%	7.37%	7.05%	7.20%	8.76%
150,000	25 years	7.25%	7.32%	7.32%	7.25%	7.32%	7.75%	7.83%	7.95%	8.03%	7.03%	7.18%	7.36%	7.03%	7.18%	8.74%
200,000	25 years	7.24%	7.30%	7.23%	7.24%	7.23%	7.74%	7.80%	7.94%	8.00%	7.01%	7.16%	7.33%	7.01%	7.16%	8.72%
225,000	25 years	7.23%	7.29%	7.19%	7.23%	7.19%	7.73%	7.79%	7.93%	7.99%	7.00%	7.15%	7.33%	7.00%	7.15%	8.71%
250,000	25 years	7.23%	7.28%	7.17%	7.23%	7.17%	7.73%	7.78%	7.93%	7.98%	7.00%	7.15%	7.32%	7.00%	7.15%	8.70%
275,000	30 years	7.22%	7.27%	7.14%	7.22%	7.14%	7.72%	7.77%	7.92%	7.97%	6.99%	7.12%	7.28%	6.99%	7.12%	8.57%
300,000	30 years	7.22%	7.26%	7.12%	7.22%	7.12%	7.72%	7.76%	7.92%	7.96%	6.98%	7.12%	7.27%	6.98%	7.12%	8.57%

Interest rate reduces by 0.25% upon completion of construction.

Fixed Rates only: Interest Rates revert to standard variable rate on completion of fixed rate term. Rates may vary without notice.

WARNING: These comparison rates only apply to the examples given. Different amounts and terms will result in different comparison rates. Costs such as manual redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the

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)