

# Comparison Rate Schedule

## Variable Rate Home Loans



		<b>RAMS Basic</b>	<b>RAMS SmartWay</b>	<b>RAMS Easy Start*</b>	<b>RAMS Rate Relief #</b>	<b>RAMS IO Maximiser</b>	<b>RAMS Standard Variable</b>
Annual Percentage Rate (p.a.)		<b>6.01%</b>	<b>6.44%</b>	<b>5.79%</b>	<b>5.58%</b>	<b>5.79%</b>	<b>6.48%</b>
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	6.65%	7.50%	7.43%	6.64%	7.50%	7.12%
25 Years	\$70,000	6.15%	6.82%	6.59%	6.28%	6.53%	6.62%
25 Years	\$100,000	6.11%	6.70%	6.46%	6.24%	6.31%	6.58%
25 Years	\$130,000	6.08%	6.64%	6.39%	6.22%	6.19%	6.56%
25 Years	\$150,000	6.07%	6.62%	6.36%	6.21%	6.14%	6.55%
25 Years	\$200,000	6.06%	6.57%	6.31%	6.19%	6.05%	6.53%
25 Years	\$225,000	6.05%	6.56%	6.29%	6.18%	6.02%	6.52%
25 Years	\$250,000	6.05%	6.55%	6.27%	6.18%	6.00%	6.52%
30 Years	\$275,000	6.04%	6.53%	6.26%	6.19%	5.97%	6.51%
30 Years	\$300,000	6.04%	6.52%	6.26%	6.18%	5.95%	6.51%

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 costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. RAMS Financial Group Pty Ltd. ABN 30 105 207 538. WA Broker Licence No. 4602. Credit provider: Westpac Banking Corporation ABN 33 007 457 141.

\* Year 2: Rate reverts to 5.89% p.a., Year 3: Rate reverts to 6.14% p.a., Year 4 onwards: Rate Reverts to 6.24% p.a

# Year 2: Rate: 5.58% p.a., Year 3 onwards: Rate: 6.28% p.a

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		RAMS SmartWay Low Doc	RAMS Low Doc 500 Plus
Annual Percentage Rate (p.a.)		<b>7.58%</b>	<b>7.38%</b>
Term	Loan \$amt	Comparison Rate per annum	
7 Years	\$50,000	8.93%	8.73%
25 Years	\$70,000	7.72%	7.52%
25 Years	\$100,000	7.61%	7.40%
25 Years	\$130,000	7.54%	7.34%
25 Years	\$150,000	7.51%	7.31%
25 Years	\$200,000	7.47%	7.27%
25 Years	\$225,000	7.45%	7.25%
25 Years	\$250,000	7.44%	7.24%
30 Years	\$275,000	7.41%	7.21%
30 Years	\$300,000	7.40%	7.20%

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## Pro Pack Variable Rate Home Loans



		RAMS SmartWay Pro Pack 1	RAMS SmartWay Pro Pack 2	RAMS SE Pro Pack 1	RAMS SE Pro Pack 2	RAMS SE Pro Pack 80
Annual Percentage Rate (p.a.)		5.94%	5.84%	5.94%	5.84%	6.14%
Term	Loan \$amt	Comparison Rate per annum				
7 Years	\$50,000	7.65%	7.55%	7.68%	7.58%	7.88%
25 Years	\$70,000	6.68%	6.58%	6.68%	6.59%	6.88%
25 Years	\$100,000	6.46%	6.36%	6.46%	6.36%	6.66%
25 Years	\$130,000	6.34%	6.24%	6.34%	6.24%	6.54%
25 Years	\$150,000	6.28%	6.19%	6.29%	6.19%	6.49%
25 Years	\$200,000	6.20%	6.10%	6.20%	6.10%	6.40%
25 Years	\$225,000	6.17%	6.07%	6.17%	6.07%	6.37%
25 Years	\$250,000	6.15%	6.05%	6.15%	6.05%	6.35%
30 Years	\$275,000	6.12%	6.02%	6.12%	6.02%	6.32%
30 Years	\$300,000	6.10%	6.00%	6.10%	6.00%	6.30%

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