

As at 01 August 2014

Residential Interest Rate

PRODUCT	RATES	CPR
Introductory rate Variable	4.79%	6.15% CBA
Introductory rate Fixed	4.79%	5.41% ING
Base Variable Bank	4.79%	4.79% Macquarie
Standard Variable	4.88%	5.30% Bankwest
Line of Credit	4.84%	N/A St George**
Fix 1 Year	4.49%	5.63% Heritage
Fix 1 Year (Interest Advance)	4.49%	5.41% Heritage
Fix 3 Years	4.69%	5.21% Mebank
Fix 3 Years (Interest Advance)	4.69%	5.21% Mebank
Fix 5 Years	4.94%	5.21% Mebank
Fix 5 Years (Interest Advance)	4.94%	5.21% Mebank
Fix 10 Years	6.50%	7.50% Westpac
Fix 15 Years (Incl Lowdoc)	7.59%	7.70% CBA

Commercial Interest Rates From (indicative)

Secured by commercial security

PRODUCT	RATE	COMPARISON
<u>RATE</u>		
Variable	5.53%	5.53%
Fix 3 Years	5.28%	5.28%

WARNING: Conditions apply to all the loans above. The comparison rates are provided and quoted from our funders or lenders, who may use different terms and amount will result in different comparison rates. Costs such as early exit fees, redraw fees and special promotion saving such as fees waivers and discount, are not included in the comparison rates but may influence the cost of the loan. The assumed amount of borrowing and terms vary from lenders to lenders.

Please note, all interest rates both variable and fixed rates are indicative only, and may change on daily basis by our lenders or funders. Fees & charges may change and apply by our lenders or funders. Customer may wish to lock in the 'fix rates' after the loan approval, to ensure on settlement date that the rate may not change, a fee is payable vary from lenders or funders. Pacific Mortgage Centre Pty Ltd reserves the right to amend the published rates, terms & conditions applying to its products and services at any time without prior notice. For further information on products, interest rates, terms & conditions, fees etc, please do not hesitate to call us on **1300 300 888**