

## Comparison Rate Schedule - Fixed Rate Home & Residential Loans

		PS2 Basic 2 Years Fixed	PS2 Basic 3 Years Fixed	PS2 Basic 5 Years Fixed	PS2 Standard Variable 2 Years Fixed	PS2 Standard Variable 3 Years Fixed	PS2 Standard Variable 5 Years Fixed
Annual Percentage Rate (p.a.)		9.60% then the variable rate 7.62%	9.90% then the variable rate 7.62%	10.45% then the variable rate 7.62%	9.60% then the variable rate 8.73%	9.90% then the variable rate 8.73%	10.45% then the variable rate 8.73%
Term	Loan \$amt	Comparison Rate per annum					
7 Years	\$50,000	9.30%	9.87%	10.89%	10.16%	10.52%	11.29%
25 Years	\$70,000	8.17%	8.45%	9.12%	9.23%	9.41%	9.88%
25 Years	\$100,000	8.13%	8.42%	9.08%	9.13%	9.32%	9.79%
25 Years	\$130,000	8.11%	8.39%	9.05%	9.09%	9.27%	9.74%
25 Years	\$150,000	8.10%	8.39%	9.05%	9.06%	9.24%	9.72%
25 Years	\$200,000	8.09%	8.37%	9.03%	9.03%	9.21%	9.68%
25 Years	\$225,000	8.08%	8.37%	9.02%	9.02%	9.20%	9.67%
25 Years	\$250,000	8.08%	8.36%	9.02%	9.01%	9.19%	9.66%
30 Years	\$275,000	8.03%	8.29%	8.90%	8.98%	9.14%	9.58%
30 Years	\$300,000	8.03%	8.29%	8.90%	8.97%	9.14%	9.58%

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.

Credit provider: RHG Mortgage Corporation Limited ABN 48 065 912 932

## Comparison Rate Schedule - Fixed Rate Home & Residential Loans

		PS2 Zero 2 Years Fixed	PS2 Zero 3 Years Fixed	PS2 Zero 5 Years Fixed	PS2 SmartWay 2 Years Fixed	PS2 SmartWay 3 Years Fixed	PS2 SmartWay 5 Years Fixed
Annual Percentage Rate (p.a.)		9.60% then the variable rate 8.01%	9.90% then the variable rate 8.01%	10.45% then the variable rate 8.01%	9.60% then the variable rate 8.23%	9.90% then the variable rate 8.23%	10.45% then the variable rate 8.23%
<b>Term</b>	<b>Loan \$amt</b>	<b>Comparison Rate per annum</b>					
7 Years	\$50,000	9.49%	9.99%	10.92%	9.59%	10.05%	10.93%
25 Years	\$70,000	8.48%	8.73%	9.33%	8.65%	8.88%	9.44%
25 Years	\$100,000	8.44%	8.69%	9.28%	8.62%	8.84%	9.40%
25 Years	\$130,000	8.42%	8.67%	9.26%	8.60%	8.82%	9.38%
25 Years	\$150,000	8.41%	8.66%	9.25%	8.59%	8.81%	9.37%
25 Years	\$200,000	8.40%	8.65%	9.24%	8.57%	8.80%	9.35%
25 Years	\$225,000	8.39%	8.64%	9.23%	8.57%	8.79%	9.35%
25 Years	\$250,000	8.39%	8.64%	9.23%	8.56%	8.79%	9.35%
30 Years	\$275,000	8.35%	8.58%	9.13%	8.53%	8.74%	9.25%
30 Years	\$300,000	8.35%	8.58%	9.13%	8.53%	8.74%	9.25%

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## Comparison Rate Schedule - Fixed Rate Home & Residential Loans



		PS2 Interest Saver 2 Years Fixed	PS2 Interest Saver 3 Years Fixed	PS2 Interest Saver 5 Years Fixed
Annual Percentage Rate (p.a.)		9.60% then the variable rate 7.96%	9.90% then the variable rate 7.96%	10.45% then the variable rate 7.96%
Term	Loan \$amt	Comparison Rate per annum		
7 Years	\$50,000	9.15%	9.65%	10.59%
25 Years	\$70,000	8.35%	8.61%	9.21%
25 Years	\$100,000	8.34%	8.59%	9.19%
25 Years	\$130,000	8.34%	8.59%	9.19%
25 Years	\$150,000	8.33%	8.58%	9.18%
25 Years	\$200,000	8.33%	8.58%	9.18%
25 Years	\$225,000	8.33%	8.58%	9.18%
25 Years	\$250,000	8.32%	8.58%	9.18%
30 Years	\$275,000	8.29%	8.52%	9.08%
30 Years	\$300,000	8.29%	8.52%	9.08%

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## Comparison Rate Schedule - Fixed Rate Home & Residential Loans

		PS2 Low Doc 2 Years Fixed	PS2 Low Doc 3 Years Fixed	PS2 Low Doc 5 Years Fixed	PS2 SmartWay Low Doc 2 Years Fixed	PS2 SmartWay Low Doc 3 Years Fixed	PS2 SmartWay Low Doc 5 Years Fixed	PS2 Self Employed (SE) Pro Pack 2 Years Fixed	PS2 Self Employed (SE) Pro Pack 3 Years Fixed	PS2 Self Employed (SE) Pro Pack 5 Years Fixed
Annual Percentage Rate (p.a.)		11.00% then the variable rate 9.70%	11.30% then the variable rate 9.70%	11.85% then the variable rate 9.36%	11.00% then the variable rate 9.48%	11.30% then the variable rate 9.48%	11.85% then the variable rate 9.19%	11.00% then the variable rate 8.03%	11.30% then the variable rate 8.03%	11.85% then the variable rate 8.03%
Term	Loan \$amt	Comparison Rate per annum								
7 Years	\$50,000	11.90%	12.41%	13.23%	11.82%	12.38%	13.23%	11.89%	12.72%	13.80%
25 Years	\$70,000	10.36%	10.60%	11.00%	10.19%	10.45%	10.91%	9.38%	9.78%	10.65%
25 Years	\$100,000	10.25%	10.49%	10.89%	10.08%	10.34%	10.80%	9.17%	9.57%	10.44%
25 Years	\$130,000	10.19%	10.43%	10.83%	10.02%	10.28%	10.74%	9.06%	9.46%	10.32%
25 Years	\$150,000	10.17%	10.40%	10.80%	10.00%	10.25%	10.71%	9.01%	9.41%	10.27%
25 Years	\$200,000	10.13%	10.36%	10.76%	9.96%	10.21%	10.67%	8.93%	9.33%	10.19%
25 Years	\$225,000	10.11%	10.35%	10.74%	9.94%	10.20%	10.66%	8.90%	9.30%	10.16%
25 Years	\$250,000	10.10%	10.34%	10.73%	9.93%	10.19%	10.64%	8.88%	9.28%	10.14%
30 Years	\$275,000	10.06%	10.28%	10.63%	9.89%	10.12%	10.53%	8.79%	9.16%	9.97%
30 Years	\$300,000	10.06%	10.27%	10.62%	9.88%	10.12%	10.53%	8.78%	9.14%	9.95%

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## Comparison Rate Schedule - Fixed Rate Home & Residential Loans



	PS2 Low Doc 500 Plus 2 Years Fixed	PS2 Low Doc 500 Plus 3 Years Fixed	PS2 Low Doc 500 Plus 5 Years Fixed	PS2 Low Doc (85% Option) 2 Years Fixed	PS2 Low Doc (85% Option) 3 Years Fixed	PS2 Low Doc (85% Option) 5 Years Fixed	PS2 SmartWay Low Doc (85% Option) 2 Years Fixed	PS2 SmartWay Low Doc (85% Option) 3 Years Fixed	PS2 SmartWay Low Doc (85% Option) 5 Years Fixed	PS2 Low Doc 500 Plus (85% Option) 2 Years Fixed	PS2 Low Doc 500 Plus (85% Option) 3 Years Fixed	PS2 Low Doc 500 Plus (85% Option) 5 Years Fixed	
Annual Percentage Rate (p.a.)	11.00% then the variable rate 9.56%	11.30% then the variable rate 9.56%	11.85% then the variable rate 9.56%	11.00% then the variable rate 9.90%	11.30% then the variable rate 9.90%	11.85% then the variable rate 9.56%	11.00% then the variable rate 9.68%	11.30% then the variable rate 9.68%	11.85% then the variable rate 9.39%	11.00% then the variable rate 9.76%	11.30% then the variable rate 9.76%	11.85% then the variable rate 9.76%	
Term	Loan \$amt	Comparison Rate per annum											
7 Years	\$50,000	11.85%	12.43%	13.22%	11.97%	12.44%	13.22%	11.89%	12.41%	13.23%	11.92%	12.42%	13.22%
25 Years	\$70,000	10.25%	10.51%	11.10%	10.51%	10.73%	11.10%	10.34%	10.58%	11.01%	10.41%	10.64%	11.20%
25 Years	\$100,000	10.14%	10.40%	10.99%	10.41%	10.62%	10.99%	10.24%	10.47%	10.90%	10.30%	10.53%	11.09%
25 Years	\$130,000	10.09%	10.34%	10.93%	10.35%	10.56%	10.93%	10.18%	10.42%	10.84%	10.24%	10.47%	11.03%
25 Years	\$150,000	10.06%	10.31%	10.90%	10.32%	10.54%	10.90%	10.15%	10.39%	10.81%	10.22%	10.44%	11.00%
25 Years	\$200,000	10.02%	10.27%	10.86%	10.28%	10.50%	10.86%	10.11%	10.35%	10.77%	10.17%	10.40%	10.96%
25 Years	\$225,000	10.00%	10.26%	10.84%	10.27%	10.48%	10.84%	10.10%	10.33%	10.76%	10.16%	10.39%	10.94%
25 Years	\$250,000	9.99%	10.24%	10.83%	10.26%	10.47%	10.83%	10.09%	10.32%	10.75%	10.15%	10.38%	10.93%
30 Years	\$275,000	9.95%	10.18%	10.73%	10.22%	10.42%	10.73%	10.05%	10.27%	10.64%	10.11%	10.32%	10.84%
30 Years	\$300,000	9.94%	10.18%	10.73%	10.21%	10.41%	10.73%	10.04%	10.26%	10.63%	10.10%	10.31%	10.84%

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