

M+ Comparison Variable Rates Schedule - Secured Loans

Effective Date: 5 October 2010



Product Range - Secured Loans

HomeLife+

Variable Rate Options

HomeLife	HomeLife+	HomeLife Construction	HomeLife+ Construction	Privilege+	Vantage+	Oxygen+	Oxygen Privilege+	Freedom 60	Freedom 60 Construction	Freedom 80	Freedom 80 Construction
7.09%	starting from 7.19%	7.34% #	starting from 7.44% #	6.89%	7.39%	starting from 7.19%	6.99%	7.54%	7.79% #	7.74%	7.99% #

Annual Percentage Rate

Loan Amount	Term	Comparison Rates start from											
30,000	5 years	8.45%	8.55%	9.42%	9.52%	10.43%	10.91%	8.55%	10.52%	8.90%	9.87%	9.10%	10.07%
50,000	7 years	7.67%	7.77%	8.12%	8.22%	8.73%	9.22%	7.77%	8.83%	8.12%	8.58%	8.32%	8.78%
70,000	25 years	7.22%	7.32%	7.34%	7.44%	7.70%	8.19%	7.32%	7.80%	7.67%	7.80%	7.87%	8.00%
100,000	25 years	7.18%	7.28%	7.27%	7.38%	7.46%	7.95%	7.28%	7.56%	7.63%	7.73%	7.83%	7.93%
130,000	25 years	7.16%	7.26%	7.24%	7.34%	7.33%	7.82%	7.26%	7.43%	7.61%	7.69%	7.81%	7.89%
150,000	25 years	7.15%	7.25%	7.22%	7.32%	7.27%	7.77%	7.25%	7.37%	7.60%	7.67%	7.80%	7.88%
200,000	25 years	7.14%	7.24%	7.20%	7.30%	7.18%	7.67%	7.24%	7.28%	7.59%	7.65%	7.79%	7.85%
225,000	25 years	7.13%	7.23%	7.19%	7.29%	7.14%	7.64%	7.23%	7.24%	7.58%	7.64%	7.78%	7.84%
250,000	25 years	7.13%	7.23%	7.18%	7.28%	7.12%	7.62%	7.23%	7.22%	7.58%	7.63%	7.78%	7.83%
275,000	30 years	7.12%	7.22%	7.17%	7.27%	7.09%	7.58%	7.22%	7.19%	7.57%	7.62%	7.77%	7.82%
300,000	30 years	7.12%	7.22%	7.16%	7.26%	7.07%	7.57%	7.22%	7.17%	7.57%	7.61%	7.77%	7.81%

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)

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Fixed Rate Options

Starting from:

Annual Percentage Rate	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	10 Yrs
	7.19%	7.29%	7.45%	8.10%	8.20%	9.20%

Loan Amount	Term	Comparison Rates start from					
30,000	5 years	9.12%	9.18%	9.34%	10.00%	10.13%	
50,000	7 years	8.02%	8.07%	8.20%	8.78%	8.96%	
70,000	25 years	7.38%	7.40%	7.46%	7.74%	7.85%	8.93%
100,000	25 years	7.33%	7.35%	7.40%	7.68%	7.79%	8.86%
130,000	25 years	7.29%	7.31%	7.37%	7.64%	7.76%	8.83%
150,000	25 years	7.28%	7.30%	7.36%	7.63%	7.75%	8.81%
200,000	25 years	7.26%	7.28%	7.34%	7.61%	7.72%	8.78%
225,000	25 years	7.25%	7.27%	7.33%	7.60%	7.72%	8.78%
250,000	25 years	7.24%	7.26%	7.32%	7.59%	7.71%	8.77%
275,000	30 years	7.23%	7.25%	7.30%	7.55%	7.66%	8.66%
300,000	30 years	7.23%	7.25%	7.30%	7.55%	7.65%	8.65%

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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