



## Easy Rates - Residential\*

Effective as at : 7 March 2017

Easy ULTRA	Alternative Documentation		Fully Documented	
	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
Easy Reward ≤60%	4.95%	5.31%	4.75%	5.11%
Easy Reward ≤70%	5.15%	5.51%	4.95%	5.31%
Easy Reward ≤80%	5.39%	5.75%	5.25%	5.61%

Easy Reward	Alternative Documentation		Fully Documented	
	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
Easy Reward ≤60%	5.65%	6.01%	5.39%	5.75%
Easy Reward ≤70%	5.79%	6.15%	5.55%	5.91%
Easy Reward ≤80%	5.99%	6.35%	5.75%	6.11%
Easy Reward ≤85%	7.15%	7.51%	6.89%	7.25%

Easy Recharge	Alternative Documentation		Fully Documented	
	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
Easy Recharge ≤60%	6.25%	6.61%	5.99%	6.35%
Easy Recharge ≤70%	6.45%	6.81%	6.19%	6.55%
Easy Recharge ≤80%	6.59%	6.95%	6.35%	6.71%

Easy Refresh	Alternative Documentation		Fully Documented	
	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
Easy Refresh ≤60%	7.25%	7.62%	6.99%	7.35%
Easy Refresh ≤70%	7.55%	7.92%	7.29%	7.66%
Easy Refresh ≤80%	7.85%	8.22%	7.59%	7.96%

\*INTEREST RATE LOADINGS APPLY - Loans > \$1M (+0.25%) | Interest Only Loans (+0.25%) | Vacant Land (+1.0%)

### RISK FEE

Risk Fee	Alternative Documentation			
	60%	70%	80%	85%
Easy Reward	1.25%	1.50%	1.75%	2.25%
Easy Recharge	1.75%	1.75%	1.75%	
Easy Refresh	1.75%	1.75%	1.75%	

Risk Fee	Full Documentation			
	60%	70%	80%	85%
Easy Reward	1.25%	1.25%	1.50%	2.00%
Easy Recharge	1.50%	1.50%	1.50%	
Easy Refresh	1.50%	1.50%	1.50%	

Risk Fee can be capitalised up to but not above 85%.

Terms and conditions apply and are available on request. Bank fees and other charges apply. To approved applicants only. Rates may be withdrawn or varied at any time without notice.

<sup>1</sup>Each comparison rate is based on \$150,000 over 25 years. WARNING: These comparison rates apply only to the example or examples give. 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.

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## Easy Rates - Commercial\*

Effective as at: 6 January 2017

Easy Commercial Prime	Alternative Documentation	Fully Documented
Up to \$1.5m	Interest Rate	Interest Rate
Easy Prime <\$1.5M ≤65%	6.79%	6.49%
Easy Prime <\$1.5M ≤70%	7.09%	6.69%
Easy Prime <\$1.5M ≤75%	7.49%	6.89%
≥\$1.5M	Interest Rate	Interest Rate
Easy Prime ≥\$1.5M ≤65%	POA	POA
Easy Prime ≥\$1.5M ≤70%	POA	POA
Easy Prime ≥\$1.5M ≤75%	POA	POA

Easy Commercial Reset	Alternative Documentation	Fully Documented
	Interest Rate	Interest Rate
Easy Reset ≤65%	7.39%	6.99%
Easy Reset ≤70%	7.39%	7.19%
Easy Reset ≤75%	7.69%	

\*INTEREST RATE LOADINGS APPLY - Interest Only Loans (+0.25%)

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