

RAMS Lending Rates at a Glance Owner Occupied Home Loans - Full Doc

Residential Lending

Rates Effective 31 October 2018



VARIABLE RATE HOME LOANS		Value Advantage Package ¹	Interest Rate (p.a.)	Comparison Rate (p.a.) ⁴	Interest Rate (p.a.)	Comparison Rate (p.a.) ⁴	
RAMS Full Feature Home Loan	When Loan to Valuation Ratio (LVR) is greater than 80%:		Principal & Interest		Interest Only		
	Unpackaged or up to \$149,999		N	5.41%	5.48%	6.00%	6.07%
	Total Customer Borrowings ² of \$150,000 to \$249,999		Y	4.76%	5.15%	5.35%	5.73%
	Total Customer Borrowings ² of \$250,000 to \$499,999		Y	4.61%	5.00%	5.20%	5.58%
	Total Customer Borrowings ² of \$500,000 to \$999,999		Y	4.51%	4.91%	5.10%	5.49%
	Total Customer Borrowings ² of \$1,000,000 and above		Y	4.51%	4.91%	5.10%	5.49%
	When Loan to Valuation Ratio (LVR) is equal to or less than 80%:						
	Unpackaged or up to \$149,999		N	5.41%	5.48%	6.00%	6.07%
	Total Customer Borrowings ² of \$150,000 to \$249,999		Y	4.76%	5.15%	5.35%	5.73%
	Total Customer Borrowings ² of \$250,000 to \$499,999		Y	4.51%	4.91%	5.10%	5.49%
Total Customer Borrowings ² of \$500,000 to \$999,999		Y	4.41%	4.81%	5.00%	5.39%	
Total Customer Borrowings ² of \$1,000,000 and above		Y	4.41%	4.81%	5.00%	5.39%	
RAMS Low Rate Home Loan	RAMS Low Rate Home Loan	N	4.51%	4.57%	5.10%	5.16%	
LINE OF CREDIT		Value Advantage Package ¹	Interest Rate (p.a.)	Comparison Rate (p.a.) ⁴			
RAMS Line of Credit	When Loan to Valuation Ratio (LVR) is greater than 80%:						
	Unpackaged or up to \$149,999		N	6.53%	-	-	
	Total Customer Borrowings ² of \$150,000 to \$249,999		Y	5.88%	-	-	
	Total Customer Borrowings ² of \$250,000 to \$499,999		Y	5.73%	-	-	
	Total Customer Borrowings ² of \$500,000 to \$999,999		Y	5.63%	-	-	
	Total Customer Borrowings ² of \$1,000,000 and above		Y	5.63%	-	-	
	When Loan to Valuation Ratio (LVR) is equal to or less than 80%:						
	Unpackaged or up to \$149,999		N	6.53%	-	-	
	Total Customer Borrowings ² of \$150,000 to \$249,999		Y	5.88%	-	-	
	Total Customer Borrowings ² of \$250,000 to \$499,999		Y	5.63%	-	-	
Total Customer Borrowings ² of \$500,000 to \$999,999		Y	5.53%	-	-		
Total Customer Borrowings ² of \$1,000,000 and above		Y	5.53%	-	-		
FIXED RATE HOME LOANS			Interest Rate (p.a.) ³	Comparison Rate (p.a.) ⁴	Interest Rate (p.a.) ³	Comparison Rate (p.a.) ⁴	
			Principal & Interest		Interest Only		
RAMS Fixed Rate Home Loan	1 Year Fixed		4.24%	5.38%	5.09%	5.99%	
	2 Year Fixed		3.89%	5.22%	4.74%	5.86%	
	3 Year Fixed		3.99%	5.14%	4.89%	5.81%	
	4 Year Fixed		4.39%	5.18%	5.09%	5.81%	
	5 Year Fixed		4.39%	5.13%	5.09%	5.76%	
	10 Year Fixed		5.64%	5.81%	N/A	N/A	

For more information on our range of lending options, you can:

- Visit your nearest RAMS Home Loan Centre and pick up a brochure
- Call 13 RAMS, that's 13 7267
- Visit RAMS.com.au

Credit criteria, fees and charges apply to the various products listed. Rates shown are for new customers only. Minimum loan sizes apply. All interest rates are variable unless otherwise indicated.

¹ Value Advantage Package is available on eligible RAMS Home Loans and is subject to an Annual Service Fee of \$375. There will only be one Annual Service Fee charged per Value Advantage Package. The Annual Service Fee is charged to a loan account, under your Value Advantage Package, once every year.

² "Total Customer Borrowings" is the total credit limit of all existing and new eligible RAMS loans under the Value Advantage Package.

³ Fixed interest rate may vary between application and drawdown unless the fixed rate lock-in option is selected and the Rate Lock fee (0.15% of the fixed loan amount) is paid. Lock in is applicable for up to 90 days from the date the application is received by RAMS origination. At the end of the fixed rate period the interest rate will convert to the variable interest rate applicable to the particular home loan.

⁴ The Comparison Rate for each of the home loan products contained on this page is based on a loan of \$150,000 over a term of 25 years.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

RAMS Financial Group Pty Ltd ABN 30 105 207 538 AR 405465 Australian credit licence 388065. Credit Provider: Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

RAMS Lending Rates at a Glance Owner Occupied Home Loans - Self-Employed

Residential Lending

Rates Effective 31 October 2018



VARIABLE RATE HOME LOANS		Value Advantage Package ¹	Interest Rate (p.a.)	Comparison Rate (p.a.) ⁴	Interest Rate (p.a.)	Comparison Rate (p.a.) ⁴
RAMS Self-Employed Home Loan	When Loan to Valuation Ratio (LVR) is greater than 70% (maximum LVR 80%):		Principal & Interest		Interest Only	
	Unpackaged or up to \$149,999	N	5.61%	5.90%	6.20%	6.48%
	Total Customer Borrowings ² of \$150,000 to \$249,999	Y	5.21%	5.59%	5.80%	6.18%
	Total Customer Borrowings ² of \$250,000 to \$499,999	Y	5.16%	5.55%	5.75%	6.13%
	Total Customer Borrowings ² of \$500,000 to \$999,999	Y	5.11%	5.50%	5.70%	6.08%
	Total Customer Borrowings ² of \$1,000,000 and above	Y	5.06%	5.45%	5.65%	6.03%
	When Loan to Valuation Ratio (LVR) is equal to or less than 70%:					
	Unpackaged or up to \$149,999	N	5.36%	5.65%	5.95%	6.23%
	Total Customer Borrowings ² of \$150,000 to \$249,999	Y	4.96%	5.35%	5.55%	5.93%
	Total Customer Borrowings ² of \$250,000 to \$499,999	Y	4.91%	5.30%	5.50%	5.88%
	Total Customer Borrowings ² of \$500,000 to \$999,999	Y	4.86%	5.25%	5.45%	5.83%
	Total Customer Borrowings ² of \$1,000,000 and above	Y	4.81%	5.20%	5.40%	5.78%

LINE OF CREDIT		Value Advantage Package ¹	Interest Rate (p.a.)	Comparison Rate (p.a.) ⁴
RAMS Self-Employed Line of Credit	When Loan to Valuation Ratio (LVR) is greater than 70% (maximum LVR 80%):			
	Unpackaged or up to \$149,999	N	6.68%	-
	Total Customer Borrowings ² of \$150,000 to \$249,999	Y	6.28%	-
	Total Customer Borrowings ² of \$250,000 to \$499,999	Y	6.23%	-
	Total Customer Borrowings ² of \$500,000 to \$999,999	Y	6.18%	-
	Total Customer Borrowings ² of \$1,000,000 and above	Y	6.13%	-
	When Loan to Valuation Ratio (LVR) is equal to or less than 70%:			
	Unpackaged or up to \$149,999	N	6.43%	-
	Total Customer Borrowings ² of \$150,000 to \$249,999	Y	6.03%	-
	Total Customer Borrowings ² of \$250,000 to \$499,999	Y	5.98%	-
	Total Customer Borrowings ² of \$500,000 to \$999,999	Y	5.93%	-
	Total Customer Borrowings ² of \$1,000,000 and above	Y	5.88%	-

FIXED RATE HOME LOANS		Interest Rate (p.a.) ³	Comparison Rate (p.a.) ⁴	Interest Rate (p.a.) ³	Comparison Rate (p.a.) ⁴
RAMS Self-Employed Fixed Rate Home Loan	Principal & Interest		Interest Only		
	1 Year Fixed	4.79%	5.77%	5.64%	6.38%
	2 Year Fixed	4.54%	5.66%	5.29%	6.27%
	3 Year Fixed	4.54%	5.58%	5.44%	6.25%
	4 Year Fixed	4.94%	5.65%	5.64%	6.27%
	5 Year Fixed	4.94%	5.61%	5.64%	6.24%
	10 Year Fixed	5.94%	6.13%	N/A	N/A

For more information on our range of lending options, you can:

- Visit your nearest RAMS Home Loan Centre and pick up a brochure
- Call 13 RAMS, that's 13 7267
- Visit RAMS.com.au

Credit criteria, fees and charges apply to the various products listed. Rates shown are for new customers only. Minimum loan sizes apply. All interest rates are variable unless otherwise indicated.

¹ Value Advantage Package is available on eligible RAMS Home Loans and is subject to an Annual Service Fee of \$375. There will only be one Annual Service Fee charged per Value Advantage Package. The Annual Service Fee is charged to a loan account, under your Value Advantage Package, once every year.

² Total Customer Borrowings² is the total credit limit of all existing and new eligible RAMS loans under the Value Advantage Package.

³ Fixed interest rate may vary between application and drawdown unless the fixed rate lock-in option is selected and the Rate Lock fee (0.15% of the fixed loan amount) is paid. Lock in is applicable for up to 90 days from the date the application is received by RAMS origination. At the end of the fixed rate period the interest rate will convert to the variable interest rate applicable to the particular home loan.

⁴ The Comparison Rate for each of the home loan products contained on this page is based on a loan of \$150,000 over a term of 25 years.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

RAMS Financial Group Pty Ltd ABN 30 105 207 538 AR 405465 Australian credit licence 388065. Credit Provider: Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.