

RAMS Lending Rates at a Glance Investment Home Loans

Residential Lending
Grandfathered Full Doc Fixed Rate for existing customers
Rates Effective 6 August 2024



FIXED RATE HOME LOANS				Value Advantage Package ¹		Principal & Interest		Interest Only	
RAMS Fixed Rate Home Loan (Package)						Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³	Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³
	1 Year Fixed			Y		6.79%	9.26%	6.89%	9.52%
	2 Year Fixed					6.59%	8.97%	6.64%	9.20%
	3 Year Fixed					6.79%	8.79%	6.89%	9.02%
	4 Year Fixed					6.79%	8.60%	6.89%	8.81%
	5 Year Fixed					6.89%	8.48%	6.99%	8.67%
	10 Year Fixed					7.39%	8.25%	7.39%	8.33%
						Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³	Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³
RAMS Fixed Rate Classic Home Loan	1 Year Fixed			N		6.79%	6.82%	6.89% ³	7.15%
	2 Year Fixed					6.59%	6.80%	6.64% ³	7.09%
	3 Year Fixed					6.79%	6.85%	6.89% ³	7.13%
	4 Year Fixed					6.79%	6.86%	6.89% ³	7.12%
	5 Year Fixed					6.89%	6.92%	6.99% ³	7.16%
	10 Year Fixed					7.39%	7.38%	7.39%	7.47%

If you are an existing Self-Employed Product or Low Doc Product customer fixed rates are available on request. Please call 13 RAMS that's 13 7267

For more information, you can:

- Call 13 RAMS, *that's* 13 7267
- Visit RAMS.com.au

Credit criteria, fees and charges apply to the various products listed.

¹ Value Advantage Package is available on eligible RAMS Home Loans and is subject to an Annual Service Fee of \$149. 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 At the end of the fixed rate period the interest rate will convert to the variable investment interest rate applicable to the particular home loan.

³ 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 Investment Home Loans - GRANDFATHERED Self Employed Fixed Rates for existing customers

Residential Lending
Rates Effective 28 November 2023

FIXED RATE HOME LOANS		Principal & Interest		Interest Only	
		Interest Rate (p.a.) ¹	Comparison Rate (p.a.) ²	Interest Rate (p.a.) ¹	Comparison Rate (p.a.) ²
RAMS Self-Employed Fixed Rate Home Loan	1 Year Fixed	6.94%	9.53%	7.04%	9.79%
	2 Year Fixed	6.74%	9.21%	6.79%	9.44%
	3 Year Fixed	6.94%	9.01%	7.04%	9.23%
	4 Year Fixed	6.94%	8.80%	7.04%	9.00%
	5 Year Fixed	7.04%	8.65%	7.14%	8.84%
	10 Year Fixed	7.54%	8.33%	7.54%	8.40%
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 At the end of the fixed rate period the interest rate will convert to the variable investment interest rate applicable to the particular home loan.					
² 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.					