

RAMS Lending Rates at a Glance Investment Home Loans

Residential Lending
Grandfathered Full Doc Fixed Rate for existing customers
Rates Effective 4 March 2025



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%	9.04%	6.89%	9.31%				
	2 Year Fixed					6.59%	8.78%	6.64%	9.01%				
	3 Year Fixed					6.79%	8.63%	6.89%	8.85%				
	4 Year Fixed					6.79%	8.45%	6.89%	8.66%				
	5 Year Fixed					6.89%	8.35%	6.99%	8.54%				
	10 Year Fixed					7.39%	8.19%	7.39%	8.26%				
							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%	6.60%	6.89% ³	6.92%				
	2 Year Fixed					6.59%	6.60%	6.64% ³	6.89%				
	3 Year Fixed					6.79%	6.67%	6.89% ³	6.95%				
	4 Year Fixed					6.79%	6.70%	6.89% ³	6.96%				
	5 Year Fixed					6.89%	6.78%	6.99% ³	7.02%				
	10 Year Fixed					7.39%	7.31%	7.39%	7.41%				

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%	9.31%	7.04%	9.57%
	2 Year Fixed	6.74%	9.02%	6.79%	9.25%
	3 Year Fixed	6.94%	8.84%	7.04%	9.07%
	4 Year Fixed	6.94%	8.65%	7.04%	8.86%
	5 Year Fixed	7.04%	8.52%	7.14%	8.71%
	10 Year Fixed	7.54%	8.26%	7.54%	8.34%
<div>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.</div> <div>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.</div> <div>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.</div> <div>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.</div> <div>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.</div>					