This Key Facts Sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009

KEY FACTS ABOUT THIS HOME LOAN

Date produced: 2 February 2012



Australian Credit Licence Number: 234527

THIS IS NOT AN OFFER OF CREDIT. This Key Facts Sheet is provided to help you compare this home loan with the home loans of other lenders.

What you have told us

Loan Amount \$300,000.00
Term of the home loan 30 years
Interest type Variable

Lender and product name ANZ - Standard Rate Variable Loan

HOW DOES THIS HOME LOAN COMPARE?

Description of this home loan

Repayment method Principal and interest

Repayment frequency Monthly (other repayment options are available)

Interest rate 7.30% per annum
Personalised comparison rate
(interest rate including fees) 7.34% per annum

Estimated cost of this home loan

\$742,816.60
\$2.48 for every \$1 borrowed
\$600.00
\$5.00 monthly
\$2,061.71
\$24,740.55

There may be circumstances in which other fees are payable. Fees applicable for the loan you apply for will be shown in the loan contract. You can also obtain a list of fees applicable to this type of loan from our branches or through our website at www.anz.com.

Other loan set-up fees, such as valuation fees and lender's mortgage insurance, and Government charges, such as registration fees and stamp duty on property transfer, have not been included. These will be determined after application.

What happens if interest rates increase?

This is a variable rate loan. If your interest rate was to increase 1% per annum, your monthly repayment would increase by around \$208.00.

How can I repay my loan faster?

This loan allows you to make additional repayments to pay off your home loan faster. If you increased your monthly repayments by \$200 a month to \$2,261.71 you would repay the loan in 22 years and 9 months, instead of 30 years, based on the current variable interest rate stated in this Key Facts Sheet.

Altering the frequency of repayments may also help repay the loan faster.

How to find the best deal for you

To obtain the best deal for you, it is important to shop around and compare interest rates, fees and features before you apply for a home loan. Choosing the best home loan for you may save you money. For more information about how to get the best deal on your home loan visit the ASIC consumer website at www.moneysmart.gov.au.

ABN: 11 005 357 522