



# INTEREST RATE NOTICE

## PRIME PRODUCTS

Monday, 24th August 2009

### TERM LOANS

<b>Full Doc</b>					
Product	Funder	Rate	CPR	Effective Date	Notes and Features
<a href="#">Complete Option Discount</a>	<a href="#">Challenger</a>	<b>4.99</b>	5.15%	11-Aug-09	
<a href="#">Complete Option SPECIAL</a>	<a href="#">Challenger</a>	<b>5.24</b>	5.24%	14-Apr-09	Nil App Fee. Pro pack discount available, contact your BDM for details. <b>Option A</b> Upfront comms 1.10% & NIL trail (inc GST)* <b>Option B</b> Upfront comms 0.71% & 0.15% trail (inc GST)*
<a href="#">Advantage Std Variable</a>	<a href="#">Adelaide Bank</a>	<b>5.65</b>	5.74%	14-Aug-09	Refi up to 75% LVR with no statements, terms and conditions apply.
<a href="#">Secure Standard Variable</a>	<a href="#">Secure</a>	<b>5.19</b>	5.61%	25-May-09	Annual fee of \$345 p.a. applicable
<a href="#">Secure Option NGS</a>	<a href="#">Secure</a>	<b>5.79</b>	5.90%	25-May-09	No genuine savings required

<b>Lo Doc</b>						
Product	Funder	Rate	CPR	Effective Date	Notes and Features	Lo Doc Dec
<a href="#">Alternative Option Pro Pack</a>	<a href="#">Challenger</a>	<u>From 5.85</u>		14-Apr-09	Nil App Fee. Annual Fee \$330, Settlement fee \$250. Add 0.10% for no annual or settlement fee. <i>Click on the interest rate for the Alternative Option rate sheet.</i>	<a href="#">Print</a>
<a href="#">Advantage Std Variable</a>	<a href="#">Adelaide Bank</a>	<b>6.65</b>	6.74%	14-Aug-09	LMI applicable above 60% LVR.	<a href="#">Print</a>

### LINE OF CREDIT

<b>Full Doc</b>					
Product	Funder	Rate	CPR	Effective Date	Notes and Features
<a href="#">Advantage LOC</a>	<a href="#">Adelaide Bank</a>	<b>5.80</b>	5.98%	14-Aug-09	
<a href="#">Equity Finance Mortgage (EFM) LOC</a>	<a href="#">ABL / Rismark</a>	<b>5.82</b>	5.95%	14-Aug-09	NOT Available in WA, SA & ACT.
<a href="#">Complete Pro Pack</a>	<a href="#">Challenger</a>	<b>5.54</b>	5.94%	14-Apr-09	Annual Fee \$330, Settlement Fee \$250. Add 0.10% for no Annual or Settlement fees.

<b>Lo Doc</b>						
Product	Funder	Rate	CPR	Effective Date	Notes and Features	Lo Doc Dec
<a href="#">Advantage</a>	<a href="#">Adelaide Bank</a>	<b>6.75</b>	6.93%	14-Aug-09	LMI applicable above 60% LVR	<a href="#">Print</a>
<a href="#">Complete Std Variable</a>	<a href="#">Challenger</a>	<b>6.49</b>	6.57%	14-Apr-09	Borrower pays LMI.	<a href="#">Print</a>

**Get Faster Approvals!! Test your clients' loan scenario with our SERVICEABILITY CALCULATOR**

[Adelaide Bank / Rismark](#)

[Challenger](#)

[Genworth](#)

[PMI](#)

**CLICK on the links below to access our Non Conforming Rate Sheets.**

[Challenger \(CNC\) Non Conforming Rate Sheet](#)

[Resimac Non Conforming Rate Sheet](#)

### Helpful Hints....

Have you visited AFM's new website, well if you haven't you're missing out, check out our DOWNLOADS page, where you can download the latest information, make servicing your clients easier in the click of a button.

If you loved our downloads page, register to AFM's DOCUMENT LIBRARY. In here you will find the latest Interest and Comparison Rate sheets, Up to date Calculators as well as AFM's Interactive Sales Directories for Prime and Non Conforming products, take a look there's so MUCH MORE.

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**Please Note:** The comparison rate applies only on the example given. Different amounts and terms will result in a different comparison rate. Costs such as redraw fees, 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. The comparison rate is based on a loan of \$150,000 over a 25 year term. A comparison rate schedule is available at any Australian First Mortgage Branch - see website for locations.