



INTEREST RATE NOTICE

PRIME PRODUCTS

Monday, 24th August 2009

TERM LOANS

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

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

LINE OF CREDIT

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

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

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
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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.

[Click here to REGISTER NOW.](#)

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.



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FIXED RATES

Full Doc					
Product	Funder	Rate	CPR	Effective Date	Notes and Features
1 Year Fixed	Adelaide Bank	5.75	5.75%	13-Aug-09	
2 Year Fixed	Adelaide Bank	6.50	5.90%	13-Aug-09	
3 Year Fixed	Adelaide Bank	7.04	6.13%	13-Aug-09	
4 Year Fixed	Adelaide Bank	7.80	6.54%	13-Aug-09	
5 Year Fixed	Adelaide Bank	7.80	6.70%	13-Aug-09	
EFM - 1 Year Fixed	ABL / Rismark	6.00	6.00%	13-Aug-09	NOT Available in WA, SA & ACT.
EFM - 2 Year Fixed	ABL / Rismark	6.75	6.14%	13-Aug-09	NOT Available in WA, SA & ACT.
EFM - 3 Year Fixed	ABL / Rismark	7.40	6.43%	13-Aug-09	NOT Available in WA, SA & ACT.
EFM - 4 Year Fixed	ABL / Rismark	8.05	6.82%	13-Aug-09	NOT Available in WA, SA & ACT.
EFM - 5 Year Fixed	ABL / Rismark	8.05	7.00%	13-Aug-09	NOT Available in WA, SA & ACT.
1 Year Fixed	Challenger	6.51	5.74%	26-Jun-09	New Loans - \$395 Fixed Rate Fee Existing Loans - add a Variation Fee \$100
3 Year Fixed	Challenger	7.63	6.24%	26-Jun-09	New Loans - \$395 Fixed Rate Fee Existing Loans - add a Variation Fee \$100
5 Year Fixed	Challenger	8.33	6.91%	26-Jun-09	New Loans - \$395 Fixed Rate Fee Existing Loans - add a Variation Fee \$100
10 Year Fixed	Challenger	9.38	8.57%	26-Jun-09	New Loans - \$395 Fixed Rate Fee Existing Loans - add a Variation Fee \$100
1 Year Fixed	Resimac	6.37	5.64%	17-Aug-09	
2 Year Fixed	Resimac	7.11	5.85%	17-Aug-09	
3 Year Fixed	Resimac	7.57	6.14%	17-Aug-09	
4 Year Fixed	Resimac	7.92	6.45%	17-Aug-09	
5 Year Fixed	Resimac	8.09	6.73%	17-Aug-09	

Lo Doc					
Product	Funder	Rate	CPR	Effective Date	Notes and Features
1 Year Fixed	Adelaide Bank	6.70	6.75%	13-Aug-09	
2 Year Fixed	Adelaide Bank	7.45	6.90%	13-Aug-09	
3 Year Fixed	Adelaide Bank	8.10	7.17%	13-Aug-09	
4 Year Fixed	Adelaide Bank	8.75	7.55%	13-Aug-09	
5 Year Fixed	Adelaide Bank	8.75	7.72%	13-Aug-09	
1 Year Fixed	Challenger	7.31	6.55%	26-Jun-09	New Loans - \$395 Fixed Rate Fee Existing Loans - add a Variation Fee \$100
3 Year Fixed	Challenger	8.43	7.07%	26-Jun-09	New Loans - \$395 Fixed Rate Fee Existing Loans - add a Variation Fee \$100
5 Year Fixed	Challenger	9.13	7.75%	26-Jun-09	New Loans - \$395 Fixed Rate Fee Existing Loans - add a Variation Fee \$100
10 Year Fixed	Challenger	10.18	9.42%	26-Jun-09	New Loans - \$395 Fixed Rate Fee Existing Loans - add a Variation Fee \$100

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