

## Residential Lending

**Rates Effective 21 March 2023**

VARIABLE RATE HOME LOANS		Value Advantage Package <sup>1</sup>	LVR	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>4</sup>	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>4</sup>
				Principal & Interest		Interest Only	
RAMS Full Feature Home Loan	Unpackaged or up to \$149,999	N	Greater than 80%	8.11%	8.18%	8.70%	8.77%
			Equal to or greater than 70% and equal to or less than 80%	7.81%	7.88%	8.40%	8.47%
			Less than 70%	7.71%	7.78%	8.30%	8.37%
	Total Package Borrowings <sup>2</sup> of equal to or greater than \$150,000	Y	Greater than 80%	5.74%	5.89%	7.44%	7.58%
			Equal to or greater than 70% and equal to or less than 80%	5.44%	5.59%	7.14%	7.28%
			Less than 70%	5.34%	5.49%	7.04%	7.18%
RAMS Essential Home Loan	RAMS Essential Home Loan Base Rate			7.48%	7.55%	8.33%	8.40%
	RAMS Essential Home Loan Discount <sup>5</sup>			-1.84%		-0.99%	
	RAMS Essential Home Loan	N	Greater than 80%	5.64%	5.71%	7.34%	7.41%
			Equal to or greater than 70% and equal to or less than 80%	5.34%	5.41%	7.04%	7.11%
			Less than 70%	5.24%	5.31%	6.94%	7.01%

LINE OF CREDIT		Value Advantage Package <sup>1</sup>		Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>4</sup>
RAMS Line of Credit	Unpackaged or up to \$149,999	N		9.43%	-
	Total Package Borrowings <sup>2</sup> equal to or greater than \$150,000	Y		8.01%	-

FIXED RATE HOME LOANS		Value Advantage Package <sup>1</sup>		Interest Rate (p.a.) <sup>3</sup>	Comparison Rate (p.a.) <sup>4</sup>	Interest Rate (p.a.) <sup>3</sup>	Comparison Rate (p.a.) <sup>4</sup>
RAMS Fixed Rate Home Loan (Package)	Unpackaged or up to \$149,999	N		Principal & Interest		Interest Only	
	Total Package Borrowings <sup>2</sup> equal to or greater than \$150,000	Y					
	1 Year Fixed			5.44%	8.00%	5.64%	8.54%
	2 Year Fixed			5.64%	7.80%	6.24%	8.38%
	3 Year Fixed			5.84%	7.66%	6.54%	8.27%
	4 Year Fixed			6.44%	7.72%	6.94%	8.26%
	5 Year Fixed			6.54%	7.66%	7.04%	8.19%
	10 Year Fixed			7.39%	7.93%	N/A	N/A
				Principal & Interest		Interest Only	
RAMS Fixed Rate Classic Home Loan	1 Year Fixed	N		5.44%	5.69%	5.64%	7.24%
	2 Year Fixed			5.64%	5.72%	6.24%	7.20%
	3 Year Fixed			5.84%	5.79%	6.54%	7.20%
	4 Year Fixed			6.44%	6.04%	6.94%	7.29%
	5 Year Fixed			6.54%	6.14%	7.04%	7.32%
	10 Year Fixed			7.39%	7.09%	N/A	N/A

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 on our range of lending options, you can:

- Visit your nearest RAMS Home Loan Centre and pick up a brochure

- Call 13 RAMS, *that's* 13 7267
- Visit [RAMS.com.au](http://RAMS.com.au)

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.

<sup>1</sup> 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.

<sup>2</sup> "Total Package Borrowings" is the total credit limit of all existing and new eligible RAMS loans under the Value Advantage Package.

<sup>3</sup>Fixed interest rate may vary between application and drawdown unless the fixed rate lock-in option is selected and the Rate Lock fee (0.15% of the fixed loan amount) is paid. Lock in is applicable for up to 90 days from the date the application is received by RAMS origination. At the end of the fixed rate period the interest rate will convert to the variable interest rate applicable to the particular home loan.

<sup>4</sup> 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.

<sup>5</sup> Essential Home Loan Promotional Rate: This offer is only available for new Essential Home Loan applications received from 13 December 2022. Discount applies to our Essential Home Loan for the life of the loan. This offer may be varied or withdrawn at any time. Interest rates subject to change.

**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 Owner Occupied Home Loans - GRANDFATHERED Self Employed Fixed Rates for existing customers

Residential Lending

FIXED RATE HOME LOANS		Interest Rate (p.a.) <sup>3</sup>	Comparison Rate (p.a.) <sup>4</sup>	Interest Rate (p.a.) <sup>3</sup>	Comparison Rate (p.a.) <sup>4</sup>
		Principal & Interest		Interest Only	
RAMS Self-Employed Fixed Rate Home Loan	1 Year Fixed	5.59%	8.28%	5.79%	8.81%
	2 Year Fixed	5.79%	8.05%	6.39%	8.62%
	3 Year Fixed	5.99%	7.88%	6.69%	8.49%
	4 Year Fixed	6.59%	7.92%	7.09%	8.46%
	5 Year Fixed	6.69%	7.84%	7.19%	8.37%
	10 Year Fixed	7.54%	8.01%	N/A	N/A
<p>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.</p> <p><sup>1</sup> 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.</p> <p><sup>2</sup> "Total Package Borrowings" is the total credit limit of all existing and new eligible RAMS loans under the Value Advantage Package.</p> <p><sup>3</sup>Fixed interest rate may vary between application and drawdown unless the fixed rate lock-in option is selected and the Rate Lock fee (0.15% of the fixed loan amount) is paid. Lock in is applicable for up to 90 days from the date the application is received by RAMS origination. At the end of the fixed rate period the interest rate will convert to the variable interest rate applicable to the particular home loan.</p> <p><sup>4</sup> 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.</p> <p><b>WARNING:</b> 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.</p> <p>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.</p>					