



Ratebusters - Home Loans Comparison Schedule

Rates shown below are for new loans only effective from 25th August 2016 (unless stated otherwise) and are subject to change

Term Years	Loan Amount	Rate Busters Ultimate Owner Occupied P&I	Rate Busters Ultimate Investment P&I including IO </=80%	Rate Busters Ultimate Investment IO >80% - 90%	AFG Retro Pro Owner Occupied or Investment Principal and Interest Repayments less than or equal to 80% loan to value ratio loan amount \$100k - \$200k	AFG Retro Pro Owner Occupied Principal and Interest Repayments less than or equal to 80% loan to value ratio loan amount >\$200k	AFG Retro Pro Owner Occupied or Investment Principal and Interest Repayments greater than 80% up to 90% loan to value ratio loan amount \$100k - \$200k	AFG Retro Pro Owner Occupied Principal and Interest Repayments greater than 80% up to 90% loan to value ratio loan amount \$200k - \$1.0mil	AFG Retro Pro Investment, Principal and Interest repayments, less than or equal to 80% loan to value ratio, loan amount \$200k - \$1.0mil	AFG Retro Pro Investment, Principal and Interest repayments, greater than 80% up to 90% loan to value ratio, loan amount \$200k - \$1.0mil	AFG Retro Pro Investment, Interest Only Repayments, less than or equal to 80% loan to value ratio, loan amount \$100 - \$200k	AFG Retro Pro Investment, Interest Only Repayments, less than or equal to 80% loan to value ratio, \$200k - \$1.0mil	AFG Retro Pro Investment, Interest Only Repayments, greater than 80% up to 90% loan to value ratio, loan amount \$100k - \$200k	AFG Retro Pro Investment, Interest Only Repayments, greater than 80% up to 90% loan to value ratio \$200k - \$1.0mil
Annual Percentage Rate (p.a)		4.17%	4.47%	4.54%	4.15%	4.00%	4.25%	4.10%	4.05%	4.15%	4.35%	4.25%	4.55%	4.45%
Term	Amount	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)
7 Years	50000	4.67%	5.04%	5.04%	5.53%	5.39%	5.63%	5.48%	5.44%	5.53%	5.73%	5.63%	5.92%	5.82%
25 Years	70000	4.25%	4.62%	4.62%	4.86%	4.72%	4.96%	4.82%	4.77%	4.86%	5.06%	4.96%	5.25%	5.15%
25 Years	100000	4.21%	4.58%	4.58%	4.65%	4.51%	4.75%	4.60%	4.56%	4.65%	4.85%	4.75%	5.04%	4.94%
25 Years	130000	4.19%	4.56%	4.56%	4.54%	4.39%	4.64%	4.49%	4.44%	4.54%	4.73%	4.64%	4.93%	4.83%
25 Years	150000	4.18%	4.55%	4.55%	4.49%	4.34%	4.58%	4.44%	4.39%	4.49%	4.68%	4.58%	4.88%	4.78%
25 Years	200000	4.17%	4.54%	4.54%	4.40%	4.26%	4.50%	4.35%	4.30%	4.40%	4.60%	4.50%	4.80%	4.70%
25 Years	225000	4.17%	4.54%	4.54%	4.38%	4.23%	4.47%	4.33%	4.28%	4.38%	4.57%	4.47%	4.77%	4.67%
25 Years	250000	4.16%	4.53%	4.53%	4.35%	4.20%	4.45%	4.30%	4.25%	4.35%	4.55%	4.45%	4.75%	4.65%
30 Years	275000	4.16%	4.53%	4.53%	4.33%	4.18%	4.42%	4.28%	4.23%	4.33%	4.52%	4.42%	4.72%	4.62%
30 Years	300000	4.16%	4.53%	4.53%	4.31%	4.16%	4.41%	4.26%	4.21%	4.31%	4.51%	4.41%	4.71%	4.61%
30 Years	400000	4.15%	4.52%	4.52%	4.27%	4.12%	4.37%	4.22%	4.17%	4.27%	4.47%	4.37%	4.67%	4.57%
30 Years	450000	4.15%	4.52%	4.52%	4.26%	4.11%	4.36%	4.21%	4.16%	4.26%	4.46%	4.36%	4.65%	4.56%

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or 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.



Ratebusters - Home Loans Comparison Schedule

Rates shown below are for new loans only effective from 24th January 2017 (unless stated otherwise) and are subject to change

Term Years	Loan Amount	AFG Edge Owner Occupied \$500,000+ Principal & Interest Less than or equal to 80%	AFG Edge Owner Occupied \$500,000+ Interest Only Interest Less than or equal to 80%	AFG Edge Owner Occupied \$500,000+ Principal & Interest Greater than 80% - 90%	AFG Edge Owner Occupied \$500,000+ Interest Only Greater than 80% - 90%	AFG Edge Owner Occupied \$200k - \$500k Principal & Interest Less than or equal to 80%	AFG Edge Owner Occupied \$200k - \$500k Interest Only Less than or equal to 80%	AFG Edge Owner Occupied \$200k - \$500k Principal & Interest Greater than 80% - 90%	AFG Edge Owner Occupied \$200k - \$500k Interest Only Greater than 80% - 90%	AFG Edge Owner Occupied Less than \$200,000 Principal & Interest Less than or equal to 80%	AFG Edge Owner Occupied Less than \$200,000 Interest Only Less than or equal to 80%	AFG Edge Owner Occupied Less than \$200,000 Principal & Interest Greater than 80% - 90%	AFG Edge Owner Occupied Less than \$200,000 Interest Only Greater than 80% - 90%
Annual Percentage Rate (p.a)		3.91%	4.11%	4.18%	4.38%	3.96%	4.16%	4.23%	4.43%	4.16%	4.36%	4.43%	4.63%
Term	Amount	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)
7 Years	50000	4.61%	4.81%	4.88%	5.08%	4.66%	4.86%	4.93%	5.12%	4.86%	5.06%	5.12%	5.32%
25 Years	70000	4.21%	4.41%	4.48%	4.67%	4.26%	4.46%	4.53%	4.72%	4.46%	4.65%	4.72%	4.92%
25 Years	100000	4.12%	4.32%	4.39%	4.59%	4.17%	4.37%	4.44%	4.64%	4.37%	4.57%	4.64%	4.83%
25 Years	130000	4.07%	4.27%	4.34%	4.54%	4.12%	4.32%	4.39%	4.59%	4.32%	4.52%	4.59%	4.79%
25 Years	150000	4.05%	4.25%	4.32%	4.52%	4.10%	4.30%	4.37%	4.57%	4.30%	4.50%	4.57%	4.77%
25 Years	200000	4.02%	4.22%	4.28%	4.48%	4.07%	4.26%	4.33%	4.53%	4.26%	4.46%	4.53%	4.73%
25 Years	225000	4.00%	4.20%	4.27%	4.47%	4.05%	4.25%	4.32%	4.52%	4.25%	4.45%	4.52%	4.72%
25 Years	250000	4.00%	4.19%	4.26%	4.46%	4.04%	4.24%	4.31%	4.51%	4.24%	4.44%	4.51%	4.71%
30 Years	275000	3.98%	4.18%	4.25%	4.45%	4.03%	4.23%	4.30%	4.50%	4.23%	4.43%	4.50%	4.70%
30 Years	300000	3.98%	4.18%	4.25%	4.44%	4.03%	4.23%	4.30%	4.49%	4.23%	4.42%	4.49%	4.69%
30 Years	400000	3.96%	4.16%	4.23%	4.43%	4.01%	4.21%	4.28%	4.48%	4.21%	4.41%	4.48%	4.68%
30 Years	450000	3.95%	4.15%	4.22%	4.42%	4.00%	4.20%	4.27%	4.47%	4.20%	4.40%	4.47%	4.67%

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Ratebusters - Home Loans Comparison Schedule

Rates shown below are for new loans only effective from 21st April 2017 (unless stated otherwise) and are subject to change

Term Years	Loan Amount	AFG Edge Investment \$500,000+ Principal & Interest Less than or equal to 80%	AFG Edge Investment \$500,000+ Interest Only Interest Less than or equal to 80%	AFG Edge Investment \$500,000+ Principal & Interest Greater than 80% - 90%	AFG Edge Investment \$500,000+ Interest Only Greater than 80% - 90%	AFG Edge Investment \$200k - \$500k Principal & Interest Less than or equal to 80%	AFG Edge Investment \$200k - \$500k Interest Only Less than or equal to 80%	AFG Edge Investment \$200k - \$500k Principal & Interest Greater than 80% - 90%	AFG Edge Investment \$200k - \$500k Interest Only Greater than 80% - 90%	AFG Edge Investment Less than \$200,000 Principal & Interest Less than or equal to 80%	AFG Edge Investment Less than \$200,000 Interest Only Less than or equal to 80%	AFG Edge Investment Less than \$200,000 Principal & Interest Greater than 80% - 90%	AFG Edge Investment Less than \$200,000 Interest Only Greater than 80% - 90%
Annual Percentage Rate (p.a)		4.33%	4.53%	4.60%	4.80%	4.38%	4.58%	4.65%	4.85%	4.58%	4.78%	4.85%	5.05%
Term	Amount	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)	Comparison Rate (p.a)
7 Years	50000	5.03%	5.22%	5.29%	5.49%	5.08%	5.27%	5.34%	5.54%	5.27%	5.47%	5.54%	5.74%
25 Years	70000	4.63%	4.82%	4.89%	5.09%	4.67%	4.87%	4.94%	5.14%	4.87%	5.07%	5.14%	5.34%
25 Years	100000	4.54%	4.74%	4.80%	5.00%	4.59%	4.78%	4.85%	5.05%	4.78%	4.98%	5.05%	5.25%
25 Years	130000	4.49%	4.69%	4.76%	4.96%	4.54%	4.74%	4.81%	5.01%	4.74%	4.94%	5.01%	5.20%
25 Years	150000	4.47%	4.67%	4.74%	4.94%	4.52%	4.72%	4.79%	4.98%	4.72%	4.92%	4.98%	5.18%
25 Years	200000	4.43%	4.63%	4.70%	4.90%	4.48%	4.68%	4.75%	4.95%	4.68%	4.88%	4.95%	5.15%
25 Years	225000	4.42%	4.62%	4.69%	4.89%	4.47%	4.67%	4.74%	4.94%	4.67%	4.87%	4.94%	5.14%
25 Years	250000	4.41%	4.61%	4.68%	4.88%	4.46%	4.66%	4.73%	4.93%	4.66%	4.86%	4.93%	5.13%
30 Years	275000	4.40%	4.60%	4.67%	4.87%	4.45%	4.65%	4.72%	4.92%	4.65%	4.85%	4.92%	5.12%
30 Years	300000	4.39%	4.59%	4.66%	4.86%	4.44%	4.64%	4.71%	4.91%	4.64%	4.84%	4.91%	5.11%
30 Years	400000	4.38%	4.58%	4.65%	4.85%	4.43%	4.63%	4.70%	4.90%	4.63%	4.83%	4.90%	5.10%
30 Years	450000	4.37%	4.57%	4.64%	4.84%	4.42%	4.62%	4.69%	4.89%	4.62%	4.82%	4.89%	5.09%

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