

ASG Home Loans - Option Comparison

Mortgage Features	Owner Occupier Mortgages		Investment Mortgages	
	Mortgage Saver	Fixed Rate Mortgage	Investment Mortgage Saver	Fixed Rate Investment Mortgage
Base Interest rate	6.71%	1 Year 6.64% 2 Year 7.34% 3 Year 7.74%	6.71%	1 Year 6.64% 2 Year 7.34% 3 Year 7.74%
ASG Member Rate	6.21%	N/A	6.21%	N/A
Interest calculated	Daily	Daily	Daily	Daily
Interest charged	Monthly	Monthly	Monthly	Monthly
Interest only option	Yes	Yes	Yes	Yes
Type of account	Variable rate, line of credit	Fixed rate account	Variable rate, line of credit	Fixed rate account
Minimum loan amount	\$50,000	\$50,000	\$50,000	\$50,000
Maximum loan term	30 Years	30 years, with maximum of 3 years fixed at any time	30 Years	30 years, with maximum of 3 years fixed at any time
Maximum loan amount**	75%	75%	70%	70%
Repayment frequency	Weekly, fortnightly, monthly	Weekly, fortnightly, monthly	Weekly, fortnightly, monthly	Weekly, fortnightly, monthly
Additional repayments allowed	Yes, unlimited	Yes, unlimited	Yes, unlimited	Yes, unlimited
Application fee***	\$200	\$200	\$200	\$200
Monthly administration fee	Nil with DDR, or \$6 per month	Nil with DDR, or \$6 per month	Nil with DDR, or \$6 per month	Nil with DDR, or \$6 per month

* Interest rates quoted are as at 01/02/2010

** Percentage is based on the value of the security property as determined by an ASG panel valuer. If the loan amount is higher than the percentage specified, lenders mortgage insurance may be required.

*** Additional valuation and legal fees may apply

All applications are subject to ASG's credit approval process. Full terms and conditions will be available in our loan offer.