

Helping Hand Pro Pack Home Loan



Greenspan Home Loans is proud to introduce our *Professional Package Home Loan* as part of our ongoing commitment to meet the specialised needs of borrowers.

The *Professional Package Home Loan* is available to all who borrow in excess of \$300,000 and comes with two (2) options:

- Fee Free Option, and
- Discount Option.

Standard Features include:

- Split and combine with up to 4 other products
- Internet and Telephone access to your loan
- Free re-draw with no minimum amount
- BPay, Salary Crediting and Direct Debit

	"Fee Free" Option	"Discount" Option
Interest Rate:	6.78% pa	6.68% pa
After 12 months	No change	6.58% pa
CCR*	6.80% pa	6.76% pa
Max LVR	95%	95%
Maximum Loan**	\$2,000,000	\$750,000
Annual Fee:	Nil	\$330 inc GST
Deferred Estab Fee***:	1 Notional Payment	1 Notional Payment
Lo Doc Option	Available	Available
Settlement Fee	Nil	\$275 inc GST

* Based on a \$300,000 paid over 30 yrs.

** Subject to LVR guidelines. Note JUMBO pricing applies over \$500,000 on Fee Free Option

***A deferred establishment fee will be payable where the approved facility (or loan split) is repaid in full and closed within the first five years.



GREENSPAN
HOME LOANS

1300 500 300

Comparison Rate Schedules

Credit Provider: Perpetual Trustees Victoria Limited

Issue Date: 20 June 2005

Secured Loan Product: Professional Package Home Loan with Fee Free Option Repayment Frequency: Monthly			
Amount	Term	Comparison Rate	Annual Percentage Rate
\$30,000	5 years	8.04%	6.78%
\$50,000	7 years	7.32%	6.78%
\$70,000	25 years	6.90%	6.78%
\$100,000	25 years	6.86%	6.78%
\$130,000	25 years	6.84%	6.78%
\$150,000	25 years	6.84%	6.78%
\$200,000	25 years	6.82%	6.78%
\$225,000	25 years	6.82%	6.78%
\$250,000	25 years	6.81%	6.78%
\$275,000	25 years	6.81%	6.78%
\$300,000	25 years	6.80%	6.78%

Secured Loan Product: Professional Package Home Loan with Discount Option Repayment Frequency: Monthly			
Amount	Term	Comparison Rate	Annual Percentage Rate
\$30,000	5 years	10.12%	6.68% pa for 1 year(s) then 6.58% pa
\$50,000	7 years	8.40%	6.68% pa for 1 year(s) then 6.58% pa
\$70,000	25 years	7.35%	6.68% pa for 1 year(s) then 6.58% pa
\$100,000	25 years	7.12%	6.68% pa for 1 year(s) then 6.58% pa
\$130,000	25 years	7.00%	6.68% pa for 1 year(s) then 6.58% pa
\$150,000	25 years	6.95%	6.68% pa for 1 year(s) then 6.58% pa
\$200,000	25 years	6.86%	6.68% pa for 1 year(s) then 6.58% pa
\$225,000	25 years	6.83%	6.68% pa for 1 year(s) then 6.58% pa
\$250,000	25 years	6.80%	6.68% pa for 1 year(s) then 6.58% pa
\$275,000	25 years	6.77%	6.68% pa for 1 year(s) then 6.58% pa
\$300,000	25 years	6.76%	6.68% pa for 1 year(s) then 6.58% pa

WARNING: This comparison Rate applies only to the example or examples given. Different amounts and terms 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.

All Rates are calculated for secured loans only. Fees and charges are payable.
To find out more information visit www.greenspan.net.au or phone Greenspan Home Loans on 1300 500 300