

Residential Home Loan Rates

as at 21/04/2009

Product	Type	Retail rate	Comparison rate
Introductory Rate Loan	1 Year	4.36% p.a	5.27% p.a
Introductory Rate Loan	Ongoing	5.34% p.a	n/a
Standard Variable Loan	Variable Rate	5.74% p.a	5.74% p.a
Standard Variable Loan	Line of Credit	5.74% p.a	5.74% p.a
Fixed Rate Home Loan	1 year fixed	4.94% p.a	5.28% p.a
Fixed Rate Home Loan	2 year fixed	5.51% p.a	5.34% p.a
Fixed Rate Home Loan	3 year fixed	6.10% p.a	5.51% p.a
Fixed Rate Home Loan	4 year fixed	6.43% p.a	5.67% p.a
Fixed Rate Home Loan	5 year fixed	6.61% p.a	5.83% p.a
Low Doc Loans	Standard Variable	6.27% p.a	6.29% p.a
Low Doc Loans	Line of Credit	6.27% p.a	n/a
Low Doc Fixed Loans	1 year fixed	6.01% p.a	6.27% p.a
Low Doc Fixed Loans	2 year fixed	6.58% p.a	6.34% p.a
Low Doc Fixed Loans	3 year fixed	7.12% p.a	6.51% p.a
Low Doc Fixed Loans	4 year fixed	7.50% p.a	6.70% p.a
Low Doc Fixed Loans	5 year fixed	7.71% p.a	6.87% p.a
Construction Loans	Standard Variable	5.58% p.a	5.60% p.a
Product	Type	Retail rate	Comparison rate
Commercial	Variable	from 7.99% p.a	n/a
Commercial	Fixed Rates	from 7.99% p.a	n/a

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about our
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Packages.**

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Variable
Rate
Loans.**

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For further information about these packages simply call our team on **1300 288 828**.

Terms and conditions

Fixed rates are indicative and actual rate is the advertised rate at the settlement date. Fixed rates quoted are for Lifestyle Package and Low Doc products only. Fixed rate options for additional products available on request. Please refer to our schedule of fees and charges for costs associated with all Wilson National residential mortgages. All rates are indicative and the effective rate is the advertised rate at settlement. All Lifestyle packages incur a 0.1% loading to the fixed rate quoted above. The comparison rates apply to the loan amount of \$300,000 over 30 years. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as waivers are not included in the comparison rate but may affect the cost of the loan. Qualifying criteria and full terms and conditions are available on application. * Exclude Low Doc and 1st Home Buyer Plus