



**YellowBrickRoad**  
Wealth Management

## Comparison Rate Schedule

Effective 01/07/2011

Yellow Brick Road Home Loan Products												
	First Place		Homebase	Homebase Low Rate		Futureproof			Gold Pathway			
	Option 1 <sup>1</sup>	Option 2 <sup>1</sup>	Standard Variable Rate	Option 1 <sup>2</sup>	Option 2 <sup>2</sup>	1 Year Fixed	2 Year Fixed	3 Year Fixed	Standard Variable Rate	1 Year Fixed	2 Year Fixed	3 Year Fixed
<b>Annual Percentage Rate</b>	<b>6.99%</b>	<b>6.99%</b>	<b>7.34%</b>	<b>6.79%</b>	<b>6.79%</b>	<b>6.99%</b>	<b>7.19%</b>	<b>7.24%</b>	<b>6.94%</b>	<b>6.89%</b>	<b>7.09%</b>	<b>7.14%</b>
	Discounted variable rate <b>7.19% p.a.*</b>	Discounted 2yr fixed rate <b>7.09% p.a.*</b>		Discounted variable rate <b>7.09% p.a.*</b>	Discounted 2yr fixed rate <b>6.99% p.a.*</b>	Converts to the Standard Variable Rate, Homebase Home Loan after the fixed rate period.						

Amount	Term	Comparison Rates (per annum)											
\$150,000	25 years	7.33%	7.31%	7.40%	7.29%	7.27%	7.36%	7.37%	7.37%				
\$250,000	25 years									7.14%	7.14%	7.17%	7.20%

**NOTES:**

All of the loans described here are required to be secured against a property.

Yellow Brick Road Home Loans are financed by Gateway Credit Union Ltd ABN 47 087 650 093 AFSL/ACL 238293 including the First Place, Homebase, Homebase Low Rate, Futureproof and Gold Pathway Home Loan products.

\*After discounted and fixed rate periods, the loan will convert to the Homebase Standard Variable Rate

<sup>1</sup>First Place Home Loan: After a 12 month introductory period, you may choose either a discounted variable rate of 7.19% p.a. (comparison rate 7.33% p.a.) or a discounted 2 year fixed rate of 7.09% p.a. (comparison rate 7.31% p.a.) for years 2 and 3.

<sup>2</sup>Homebase Low Rate Home Loan: After a 12 month introductory period, you may choose either a discounted variable rate of 7.09% p.a.(comparison rate 7.29% p.a.) or a discounted 2 year fixed rate of 6.99% p.a. (comparison rate 7.27% p.a.) for years 2 & 3.

**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.

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