

# Comparison Rate Schedule



**Credit Provider: BANK OF WESTERN AUSTRALIA LTD**

ABN 22 050 494 454  
108 St Georges Terrace Perth

Issued: 18 March 2010

## Bankwest Variable Rate Home Loans (Secured)

Name of Consumer Credit Product	Annual Percentage Rates		COMPARISON RATE (p.a.)													
	Introductory Rate Period	Remaining term of loan (variable rate)	\$20,000 for a term of 4 years	\$25,000 for a term of 5 years	\$30,000 for a term of 5 years	\$50,000 for a term of 7 years	\$70,000 for a term of 25 years	\$100,000 for a term of 25 years	\$130,000 for a term of 25 years	\$150,000 for a term of 25 years	\$200,000 for a term of 25 years	\$225,000 for a term of 25 years	\$250,000 for a term of 25 years	\$275,000 for a term of 30 years	\$300,000 for a term of 30 years	\$1,000,000 for a term of 30 years
Bankwest Lite Home Loan	N/A	6.68% p.a.	7.53%	7.20%	7.11%	6.85%	6.70%	6.70%	6.69%	6.69%	6.69%	6.69%	6.69%	6.68%	6.68%	6.68%
Bankwest Lite Plus Home Loan <i>where lending is between \$250,000 &amp; \$1,000,000</i>	N/A	6.58% p.a.	7.16%	6.94%	6.88%	6.70%	6.59%	6.59%	6.58%	6.58%	6.58%	6.58%	6.58%	6.58%	6.58%	6.58%
Bankwest Lite Plus Home Loan <i>where lending is greater than \$1,000,000</i>	N/A	6.53% p.a.	7.12%	6.89%	6.83%	6.65%	6.54%	6.54%	6.53%	6.53%	6.53%	6.53%	6.53%	6.53%	6.53%	6.53%
Mortgage Shredder Home Loan	N/A	6.80% p.a.	10.82%	9.60%	9.14%	7.96%	7.26%	7.12%	7.05%	7.01%	6.96%	6.94%	6.93%	6.91%	6.90%	6.90%
Mortgage Shredder Variable Introductory Rate Home Loan	5.80% p.a. for 12 months	6.80% p.a.	10.37%	9.23%	8.76%	7.68%	7.15%	7.01%	6.94%	6.91%	6.85%	6.84%	6.82%	6.81%	6.81%	6.81%
Mortgage Shredder Fixed Introductory Rate Home Loan	6.84% p.a. for 12 months	6.80% p.a.	10.83%	9.62%	9.15%	7.97%	7.26%	7.12%	7.05%	7.02%	6.96%	6.95%	6.93%	6.91%	6.90%	6.90%
Bankwest Seniors Equity Release Home Loan	N/A	7.65% p.a.	8.82%	8.39%	8.26%	7.90%	7.73%	7.70%	7.69%	7.69%	7.68%	7.67%	7.67%	-	-	-
Bankwest Rate Tracker Home Loan	5.88% p.a. for 24 months	6.68% p.a.	9.27%	8.24%	7.91%	7.07%	6.73%	6.68%	6.66%	6.65%	6.63%	6.62%	6.62%	6.62%	6.62%	6.60%
Bankwest Low Doc Home Loan <i>where the LVR is greater than 60%</i>	N/A	6.80% p.a.	9.22%	8.34%	8.08%	7.35%	6.92%	6.88%	6.86%	6.86%	6.84%	6.84%	6.83%	6.83%	6.82%	6.81%
Bankwest Low Doc Home Loan <i>where the LVR is equal to or less than 60%</i>	N/A	6.30% p.a.	8.72%	7.84%	7.59%	6.85%	6.42%	6.38%	6.36%	6.35%	6.34%	6.34%	6.33%	6.33%	6.32%	6.31%
Bankwest Premium Home Loan	N/A	6.20% p.a.	7.15%	6.78%	6.68%	6.39%	6.23%	6.22%	6.22%	6.21%	6.21%	6.21%	6.21%	6.21%	6.21%	6.20%

**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.

**All rates are calculated for secured loans only**

**Fees and charges are payable**

**To find out more information visit [bankwest.com.au](http://bankwest.com.au) or phone Bankwest on 13 17 18.**