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## Product Matrix Summary Report



	 <b>Performance Plus Low Rate Option (\$200k+ LVR &lt;=75%) 2 Yr Fixed Combo Discount</b>	 <b>Premier Advantage 2 Years Fixed Option Home Loans \$250k to \$500k</b>	 <b>Breakfree Package Fixed 2 year Home Loan \$250,000 - \$500,000, Max LVR=90%</b>
<b>Product Type / Rate Options</b>			
Rate Type	Fixed Loan must settle within 2 months of the full loan approval	Fixed	Fixed
Max LVR	75%	95% LMI can be capitalised to 97% LVR. Refer to Westpac's Security & LVR Policy page within IntroducerNet for Max Loan Amounts/LVR's. Refer to Westpac BDM for loan amounts over \$1M.	90% Refer to Policy Guidelines Document (which incorporates LVR Guidelines). Existing ANZ customers may be eligible for max LVR of 95%. (Refer to Existing Customer product).
Min LVR	00%	00%	00%
Interest Only	No	No	No



	<b>FASTLEND</b> Performance Plus Low Rate Option (\$200k+ LVR <=75%) 2 Yr Fixed Combo Discount	 Premier Advantage 2 Years Fixed Option Home Loans \$250k to \$500k	 Breakfree Package Fixed 2 year Home Loan \$250,000 - \$500,000, Max LVR=90%
			Max Interest Only duration is equal to the fixed rate term. Vacant Land I/O is only available on 1 Year Fixed (for 1 Year) and the 2 and 3 Year fixed owner occupied products (for a maximum of 2 and 3 years)
Interest Only Max Period	10 years Please note maximum IO period of 10 years only applies where the LVR is <85%. Where the LVR is >85% the maximum IO period is 5 years.	2 years	2 years
LMI Capitalisation	Available LMI can be capitalised on top of the applicable products max LVR on purchases. On refinances the LMI can only be capitalised within the Max LVR.	Available Max 97% capitalised LVR.	No LMI Capitalisation not available when Rate Lock has been applied. Max LMI 92% inc Capitalisation
<b>Loan Details</b>			
Rate	4.79% ( 2 years ) Combo Discount: -0.15% p.a. discount applicable where fixed loan is <= 50% of the total loan facility. It is compulsory that at least 50% of this product is split with the Performance Plus Variable or Equity Plus LOC.	4.99% ( 2 years ) Effective 21st July 2008 Westpac now offers a 0.20% discount off fixed interest rates (excluding 1 Guaranteed Rate) under Premier Advantage. Total minimum borrowings need to be greater than or equal to \$150,000. Refer to attached link @20080718WestpacPAPFixedDiscount.pdf@Bulletin for more information.	4.99% ( 2 years )
Rate - Revert	5.38%	5.81% Fixed products now revert to the Rocket Repay product.	5.75%
Comparison Rate	5.59%	NA	NA




	<b>FASTLEND</b> <b>Performance Plus Low Rate Option (\$200k+ LVR &lt;=75%) 2 Yr Fixed Combo Discount</b>	 <b>Premier Advantage 2 Years Fixed Option Home Loans \$250k to \$500k</b>	 <b>Breakfree Package Fixed 2 year Home Loan \$250,000 - \$500,000, Max LVR=90%</b>
Min Loan	\$200,000	\$250,000	\$250,000
Max Loan	\$2,000,000 Max of \$2,000,000 applicable for loans with LVR <=80% within Metro locations only. Loans outside of these parameters have an applicable maximum loan amount of \$1,000,000 and are subject to the lenders underwriting criteria. Regional areas where LVR is >80% have a max loan amount of \$750k. Country areas have a max loan amount of \$500k - subject to conditions	\$499,999 Refer to Westpac's Security & LVR Policy page within IntroducerNet for Max Loan Amounts/LVR's. Check with Westpac BDM for loan amounts over \$1M.	\$499,999 Refer to BDM for loans >\$1,000,000. Max Loan amount of \$500,000 applies if rate lock is chosen.
Max Term	30 years	30 years	30 years
LMI Required Over	80% LMI Premium is payable by the borrower where LVR >80% Mortgage Insurance is not applicable where LVR is <80%	80%	80%
Redraw Facility	No Redraw only available during the variable rate period of the loan.	Available To a prepayment threshold of \$25,000 (\$15,000 for loans prior to 23/03/09)	No
Redraw Min	\$0 \$100 minimum via internet and telephone banking		
Redraw Fee	\$0.00 Redraw fee \$45 per manual redraw, phone and internet \$0, no minimum redraw amount Funds are transferred to the borrower's nominated bank account via direct credit	\$0.00	

	<b>FASTLEND</b> Performance Plus Low Rate Option (\$200k+ LVR <=75%) 2 Yr Fixed Combo Discount	 Premier Advantage 2 Years Fixed Option Home Loans \$250k to \$500k	 Breakfree Package Fixed 2 year Home Loan \$250,000 - \$500,000, Max LVR=90%
	within two business days.		
Rate Lock Fee	\$395 Payable where the Lock Rate option on fixed rate loans is selected. Please refer to the No Lock products if no Rate Lock is required.	0.15% of loan amount	\$750
Additional Repayments	No	Available	Available
Additional Repayment Max		\$30,000 during fixed period for loans from 23 March 2009 (loans prior to this date have a limit of \$15,000 per fixed rate period)	\$5,000 5% of loan amount up to a max of \$5,000pa
Repay Weekly	Yes Repayments are calculated based on 52 week year	Available Available for P&I loans only. Repayments are calculated based on 52 week year.	Yes (Repayment Calculations are based on 52 weeks per year)
Repay Fortnightly	Yes Repayments are calculated based on 26 fortnight year	Available Available for P&I loans only. Repayments are calculated based on 26 fortnight year.	Yes (Repayment Calculations are based on 26 fortnights per year)
Repay Monthly	Yes	Available	Yes
States	All	All	All
<b>Features and Benefits</b>			
100% Offset Available	No	No	No only available on 1 year fixed ANZ One Offset Account. \$10pm fee applies (fee waived for Breakfree package members)
Non Genuine Savings Accepted	Available No Genuine Savings required where LVR <85% on full docs and <60% on Low	No 5% Genuine Savings (must be in cash/liquid form, Tier 1 and Tier 2 deposit	No Evidence of Genuine Savings is only required where the LVR is >85%

	 <b>Performance Plus Low Rate Option (\$200k+ LVR &lt;=75%) 2 Yr Fixed Combo Discount</b>	 <b>Premier Advantage 2 Years Fixed Option Home Loans \$250k to \$500k</b>	 <b>Breakfree Package Fixed 2 year Home Loan \$250,000 - \$500,000, Max LVR=90%</b>
	<p>Docs.</p> <p>Where Full Doc LVR is &gt;85% evidence of 5% Genuine savings is required.</p> <p>Where Low Doc LVR is &gt;60% at least 20% Genuine Savings is required as per Mortgage Insurers' Criteria.</p> <p>Genuine Savings comprises of: Bank Savings accrued for more than 3 months, Term Deposits, Shares or existing equity in real estate.</p> <p>Deposit Source may be a gift, an inheritance, a loan or FHOOG and must be disclosed in all cases.</p> <p>Sale of motor-vehicle or other assets (excluding shares) is not acceptable.</p> <p>Refer to lender guide for further details</p>	<p>types) is to be validated for all Mortgage Insured Applications. 5% Genuine Savings does not need to be validated for all Non Mortgage Insured Applications. This includes Full Doc Applications &lt;85% LVR and Low Doc Applications &lt;60% LVR.</p>	<p>(excluding capped LMI).</p> <p>Where Genuine Savings is required, existing ANZ mortgage customers are to contribute a minimum of 5% of the purchase price from their own resources and this must have been saved or accumulated over a minimum three month period. New ANZ lending customers to contribute 10% of the purchase price from their own resources, of which 5% must have been saved or accumulated over a minimum three month period. Refer to the ANZ Credit &amp; Process Guide in Supplementary Documents for full details on Acceptable and Unacceptable savings type.</p>
Ability to Split Loan	<p>Yes</p> <p>up to 4 splits - minimum \$20,000</p> <p>Combo product - compulsory that the fixed rate portion must be no more than 50% of the total loan facility</p>	<p>Available</p> <p>Split with standard products only.</p>	<p>Available</p> <p>Split loan fee of \$200 per split may apply.</p> <p>Conditions apply. Refer to BDM</p>
<b>Fees and Charges</b>			
Application Fee	<p>\$0</p> <p>Special Offer - Nil Standard Application Fee &amp; Title Insurance Fee paid by the lender from 1 July 2010 for a limited time only.</p>	<p>\$0</p>	<p>\$0</p>
Establishment Fee	<p>\$0</p>	<p>\$0</p>	<p>\$0</p>
Valuation Fee	<p>\$0</p>	<p>First valuation is included in package fee.</p>	<p>\$0</p>

	<b>FASTLEND</b> <b>Performance Plus Low Rate Option</b> <b>(\$200k+ LVR &lt;=75%) 2 Yr Fixed Combo</b> <b>Discount</b>	 <b>Premier Advantage 2 Years Fixed</b> <b>Option Home Loans \$250k to \$500k</b>	 <b>Breakfree Package Fixed 2 year Home</b> <b>Loan \$250,000 - \$500,000, Max</b> <b>LVR=90%</b>
	1 Valuation included in application fee. Higher value securities may incur additional valuation costs - to be paid by borrower.		no fee for up to 3 Valuations. \$150 each subsequent valuation.
Extra Valuation Fee	At Cost Required if initial valuation is older than 90 days at settlement or if multiple securities - refer to Lender for costs.	Check with Westpac BDM.	\$150.00
Legal Fees	Additional legal fees may apply if re-documentation is required	\$0	Refer Government Fees
Settlement Fee		Refer to discharge fee.	\$160 - ANZ do not charge this on establishment of an ANZ Home or Residential Investment Loan, ANZ Equity Manager or ANZ Portfolio Facility as the costs are covered by the loan approval fee.
Other Upfront Fees	\$250 Loan Processing Fee: Payable once off per loan application/facility (new loans only) at settlement. (Will be deducted out of loan proceeds).	\$0	\$0
Monthly Fee	\$0.00	\$0.00	\$0.00
Annual Fee	\$330	\$395 Requires a Westpac transaction account in order to qualify for the package.	\$375
Discharge Fee	\$295 Fee shown is for full Discharge. Partial Discharge or security substitution Costs as follows: - production fee is charge \$99.00 (inc.	\$400 Settlement Discharge fee applies when Westpac deals with the mortgage or title document and the dealing involves settlement (discharge) of a loan.	\$160 Plus a \$160 Discharge Settlement fee applies if refinancing loan with another lender.

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	GST) - re-documentation fee \$250.00 (inc. GST) - title insurance (refer to Title Insurance Matrix) - LMI Premium (only applicable if loan or LVR is increasing): refer appropriate program		
Penalty Period		2	2
Split Fee	\$100 (Restructure Administration Fee - per request)	\$0	\$0 More than 5 splits under on Breakfree Package.
Other Fees	\$105 Special Offer - Nil Standard Application Fee & Title Insurance Fee paid by the lender from 1 July 2010 for a limited time only.  Title Insurance Fee (amount shown is for single security under \$600k) please refer to attached table for multiple security costs or for securities > \$600k Refer to Title Insurance Table in Supplementary Documents for Title Insurance costs  Re-doc fee of \$120 applies if customers make changes to their loans that require legals to be redone.	Re-fixing the loan at the conclusion of the current fixed rate period - fee \$150 (PAP and IOA customers re-fixing are exempt from the fee)	Production Fee - \$160 (charged for producing a Certificate of Title or other security docs) Lodgement Fee - \$160 (Lodgement for registration of ANZ Mortgages, discharges of mortgage, transfers of land, assignment or re-assignment of Life Policies and other documents) Progress Drawdowns - \$250 (charged when first progress payment is made) \$10pm fee applies to offset 'ANZ-One' account (where available)

	 <b>Performance Plus Low Rate Option (\$200k+ LVR &lt;=75%) 2 Yr Fixed Combo Discount</b>	 <b>Premier Advantage 2 Years Fixed Option Home Loans \$250k to \$500k</b>	 <b>Breakfree Package Fixed 2 year Home Loan \$250,000 - \$500,000, Max LVR=90%</b>
	Refer to Fees and Charges Guide for all other applicable fees.		

Product Information Current As Of 19-Feb-2013

*Note: Comparison Rate based on loan of \$150,000 over a 25 year term. Conditions apply and fees and charges may be payable.*

*WARNING: The 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 repayments fees, and costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.*

*Whilst all care has been taken in the preparation of repayment schedules, graphs and other loan details and estimates of fees, no responsibility will be held for their reliability. We recommend that all loan details and fee estimates be confirmed with the appropriate Lender(s), Government Department and/or your legal representative prior to you making a decision on whether to proceed with a loan.*