

Documentation	Amlak Plus Full Doc									
Product	Owner Occupier					Investment				
Property Type	Residential					Residential				
Description	Discounted Variable Rate	Comparison Rate (p.a.) ²	Fixed Rate		Comparison Fixed Rate	Discounted Variable Rate	Comparison Rate (p.a.) ²	Fixed Rate		Comparison Fixed Rate
Rental			1y	3.69%	4.02%			1y	3.89%	4.22%
Amlak 80 [LVR 80% or less]¹	3.89%	4.04%	2y	3.89%	4.04%	4.09%	4.24%	2y	4.09%	4.24%
			3y	4.09%	4.10%			3y	4.29%	4.30%
			4y	4.39%	4.21%			4y	4.59%	4.42%
			5y	4.49%	4.29%			5y	4.69%	4.49%
			1y	3.69%	4.30%			1y	3.89%	4.50%
Amlak 90 [LVR more than 80%]¹	4.19%	4.34%	2y	3.89%	4.29%	4.39%	4.55%	2y	4.09%	4.49%
			3y	4.09%	4.32%			3y	4.29%	4.52%
			4y	4.39%	4.41%			4y	4.59%	4.62%
			5y	4.49%	4.47%			5y	4.69%	4.67%
Maximum LVR		\$50K - \$749K 90%					\$50K - \$749K 90%			
		\$750k - \$1M 80%					\$750k - \$1M 80%			
Principal & Rental Payments	√				√	√			√	
Rent Only Payments³	√				√	√			√	
Weekly/ Fortnightly/ Monthly	√				√	√			√	
Annual Fees	nil				nil	nil			nil	
Split	up to 4				up to 4	up to 4			up to 4	
Redraw	√				X	√			X	
Redraw Fee[^]	nil				N/A	nil			N/A	
Offset Account	√				N/A	√			N/A	
Settlement Fee	nil				nil	nil			nil	
Phone & Internet access	√				√	√			√	
Construction	√				√	√			√	
Vacant Land*	X				X	X			X	

Amlak Plus product attracts application fees that vary with the finance amount taken

¹ Rental only payments have a loading of 0.20%. □

² The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable. □

³ Maximum of 5 or 10 years options available depending on certain conditions such as the LVR etc.

[^] Only manual redraws are charged fees.

* Construction Finance incur a one off fee of \$120

Fixed Rental Facility Fee Rate Notes:

4 and 5 year fixed rental facility fee rates are available only post settlement and will incur a \$260.00 fee

No Redraw during the fixed term, No Offset Facility

Maximum of \$10,000 in additional payments per fixed finance facility account

Fixed rental facility fee rates are indicative and subject to change at any time prior to settlement

Note: All Rates are subject to change before settlement. Issued: 1st March 2019

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other finance amounts might result in a different comparison rate.

Amlak

Documentation	Amlak Full Doc									
Product	Owner Occupier					Investment				
Property Type	Residential					Residential				
Description	Discounted Variable Rate	Comparison Rate (p.a.) ²	Fixed Rate		Comparison Fixed Rate	Discounted Variable Rate	Comparison Rate (p.a.) ²	Fixed Rate		Comparison Fixed Rate
Rental			1y	4.19%	4.48%			1y	4.39%	4.68%
Amlak 80 [LVR 80% or less]¹	4.39%	4.50%	2y	4.39%	4.50%	4.59%	4.70%	2y	4.59%	4.70%
			3y	4.59%	4.55%			3y	4.79%	4.75%
			4y	4.89%	4.67%			4y	5.09%	4.87%
			5y	4.99%	4.75%			5y	5.19%	4.95%
			1y	4.19%	4.75%					1y
Amlak 90 [LVR more than 80%]¹	4.69%	4.80%	2y	4.39%	4.74%	4.89%	5.00%	2y	4.59%	4.94%
			3y	4.59%	4.77%			3y	4.79%	4.97%
			4y	4.89%	4.87%			4y	5.09%	5.07%
			5y	4.99%	4.93%			5y	5.19%	5.13%
			1y	4.19%	4.75%					1y
Maximum LVR	\$50K - \$749K 90%					\$50K - \$749K 90%				
	\$750k - \$1M 80%					\$750k - \$1M 80%				
Principal & Rental Payments	√		√			√		√		
Rent Only Payments ³	√		√			√		√		
Weekly/ Fortnightly/ Monthly	√		√			√		√		
Annual Fees	nil		nil			nil		nil		
Split	up to 4		up to 4			up to 4		up to 4		
Redraw	√		X			√		X		
Redraw Fee[^]	nil		N/A			nil		N/A		
Offset Account	√		N/A			√		N/A		
Settlement Fee	nil		nil			nil		nil		
Phone & Internet account access	√		√			√		√		
Construction	√		√			√		√		
Vacant Land*	X		X			X		X		

¹ Rental only payments have a loading of 0.20%. □

² The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable. □

³ Maximum of 5 or 10 years options available depending on certain conditions such as the LVR etc.

[^] Only manual redraws are charged fees.

* Construction Finance incur a one off fee of \$120

Fixed Rental Facility Fee Rate Notes:

4 and 5 year fixed rental facility fee rates are available only post settlement and will incur a \$260.00 fee

No Redraw during the fixed term, No Offset Facility

Maximum of \$10,000 in additional payments per fixed finance facility account

Fixed rental facility fee rates are indicative and subject to change at any time prior to settlement

Amlak Plus Construction

Documentation	Amlak Plus Full Doc			
Product CONSTRUCTION	Owner Occupier	Owner Occupier	Investment	Investment
Property Type	Residential	Residential	Residential	Residential
Description	Discounted Variable Rate	Comparison Rate (p.a.) ²	Discounted Variable Rate	Comparison Rate (p.a.) ²
Rental Amlak 80 [LVR 80% or less] ¹	4.19%	4.39%	4.39%	4.59%
Amlak 90 [LVR more than 80%] ¹	4.59%	4.79%	4.69%	4.89%
Maximum LVR	\$50K - \$749K 90%		\$50K - \$749K 90%	
	\$750k - \$1M 80%		\$750k - \$1M 80%	
Principal & Rental Payments	√		√	
Rent Only Payments ³	√		√	
Weekly/ Fortnightly/ Monthly	√		√	
Annual Fees	nil		nil	
Split	up to 4		up to 4	
Redraw	√		√	
Redraw Fee [^]	nil		nil	
Offset Account	√		√	
Settlement Fee	nil		nil	
Phone & Internet access	√		√	

¹ Rental only payments have a loading of 0.20%. □

² The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable. □

³ Maximum of 5 or 10 years options available depending on certain conditions such as the LVR etc.

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Note: All Rates are subject to change before settlement. Issued: 1st March 2019

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other finance amounts might result in a different comparison rate.

Amlak Construction

Documentation	Amlak Full Doc			
Product CONSTRUCTION	Owner Occupier	Owner Occupier	Investment	Investment
Property Type	Residential	Residential	Residential	Residential
Description	Discounted Variable Rate	Comparison Rate (p.a.) ²	Discounted Variable Rate	Comparison Rate (p.a.) ²
Rental Amlak 80 [LVR 80% or less] ¹	4.69%	4.84%	4.89%	5.04%
Amlak 90 [LVR more than 80%] ¹	5.09%	5.24%	5.19%	5.34%
Maximum LVR	\$50K - \$749K 90%		\$50K - \$749K 90%	
	\$750k - \$1M 80%		\$750k - \$1M 80%	
Principal & Rental Payments	√		√	
Rent Only Payments ³	√		√	
Weekly/ Fortnightly/ Monthly	√		√	
Annual Fees	nil		nil	
Split	up to 4		up to 4	
Redraw	√		√	
Redraw Fee [^]	nil		nil	
Offset Account	√		√	
Settlement Fee	nil		nil	
Phone and Internet account access	√		√	

¹ Rental only payments have a loading of 0.20%. □

² The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable. □

³ Maximum of 5 or 10 years options available depending on certain conditions such as the LVR etc.

[^] Only manual redraws are charged fees.

* Construction Finance incur a one off fee of \$120

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MCCA IF Full Doc

Documentation	Full Doc					
Product	Tamleek	Tamleek	Murabaha * Fixed	Tamleek	Tamleek	Murabaha * Fixed
Property Type	Residential			Commercial		
Description	Variable Rate	Fixed 1y Rate**	Fixed	Variable Rate	Fixed 1y Rate**	Fixed
Rental / Profit Rate (p.a.)	5.50%	7.00%	8.50%	6.50%	7.50%	9.00%
Comparison Rate (p.a.) ¹	5.57%	5.70%	8.63%	6.60%	6.70%	9.18%
Term	30 Years	30 Years	15 Years	30 Years	30 Years	15 Years
Maximum LVR ²	\$50K - \$500K 80%	\$50K - \$500K 80%	\$50K - \$500K 80%	\$50K - \$500K 70%	\$50K - \$500K 70%	\$50K - \$500K 70%
	\$501K - \$750K 75%	\$501K - \$750K 75%	\$501K - \$750K 75%	\$501K - \$750K 65%	\$501K - \$750K 65%	\$501K - \$750K 65%
	\$751k - \$1M 70%	\$751k - \$1M 70%	\$751k - \$1M 70%	\$751k - \$1M 65%	\$751k - \$1M 65%	\$751k - \$1M 65%
Break Cost	nil	nil	nil	nil	nil	nil
Principal & Rental Payments	√	√	√	√	√	√
Rent Only Payments	X	X	X	X	X	X
Monthly Payments	√	√	√	√	√	√
Annual Fees	nil	nil	nil	nil	nil	nil
Split	X	X	X	X	X	X
Redraw	X	X	X	X	X	X
Settlement Fee	nil	nil	nil	nil	nil	nil
Construction	X	X	X	X	X	X
Vacant Land	√	√	√	√	√	√

¹ The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable.

² LVR (Conditions apply)

Commercial Finance applications attract an application fee which is 0.75% of the finance amount

All residential investment properties attract an extra 0.25% loading on all rental facility rates quoted in the table.

* Murabaha only available in Victoria

** \$295 Capped Rate Facility Fee applies to all 12 month fixed rental facility rate products

Waiting list applies for MCCA Income Fund property finance

Note: All Rates are subject to change before settlement. Issued: 15 August 2016

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other finance amounts might result in a different comparison rate.

MCCA IF Low Doc

Documentation	Self Certified					
	Tamleek	Tamleek	Murabaha * Fixed	Tamleek	Tamleek	Murabaha * Fixed
Property Type	Residential			Commercial		
Description	Variable Rate	Fixed 1y Rate**	Fixed	Variable Rate	Fixed 1y Rate**	Fixed
Rental / Profit Rate (p.a.)	6.00%	7.50%	9.00%	7.00%	8.00%	9.50%
Comparison Rate (p.a.) ¹	6.07%	6.21%	9.13%	7.10%	7.20%	9.68%
Term	30 Years	30 Years	15 Years	30 Years	30 Years	15 Years
Maximum LVR ²	\$50K - \$500K 75% \$501K - \$750K 70% \$751k - \$1M 65%	\$50K - \$500K 75% \$501K - \$750K 70% \$751k - \$1M 65%	\$50K - \$500K 75% \$501K - \$750K 70% \$751k - \$1M 65%	\$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65%	\$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65%	\$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65%
Break Cost	nil	nil	nil	nil	nil	nil
Principal & Rental Payments	√	√	√	√	√	√
Rent Only Payments	X	X	X	X	X	X
Monthly Payments	√	√	√	√	√	√
Annual Fees	nil	nil	nil	nil	nil	nil
Split	X	X	X	X	X	X
Redraw	X	X	X	X	X	X
Settlement Fee	nil	nil	nil	nil	nil	nil
Construction	X	X	X	X	X	X
Vacant Land	√	√	√	√	√	√

¹ The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable.

² LVR (Conditions apply)

Commercial Finance applications attract an application fee which is 0.75% of the finance amount

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