

# Interest Rates — as of 14th November 2011

Product	Type	Retail Rate p.a	Comparison Rate p.a
Rate Smaher	Variable	6.39%	6.69%
New Horizons	Variable	6.77%	6.69%
Low Doc	Variable	7.63%	7.75%
Lifestyle Plus	Variable	7.04%	7.09%
Lifestyle Plus	1 year fixed	6.58%	6.68%
Lifestyle Plus	2 year fixed	6.51%	6.66%
Lifestyle Plus	3 year fixed	6.58%	6.67%
Lifestyle Plus	4 year fixed	6.81%	6.74%
Lifestyle Plus	5 year fixed	6.95%	6.80%
<b>Specialist Lending</b> credit impaired accepted			
Full Doc	From	8.05%	8.16%
Lodoc	From	8.88%	8.91%
Lodoc Plus	From	9.05%	9.17%
Commercial	Variable	7.99%	N/A

### Need more information?

For further information about these packages simply call our team on 07 555 95110 (check our website for details)

### Terms and conditions

Please check our website for all fees and charges relating to all products or your Urban Money Mortgage Consultant. Fixed rates are indicative and actual rate is the advertised rate at the settlement date. Fixed rates quoted are for Lifestyle Package products only. Fixed rate options for additional products available on request. Schedule of fees and charges for costs associated with all Urban Money Residential Mortgages available on application. All rates are indicative and the effective rate is the advertised rate at settlement. The comparison rates apply to the loan amount of \$350,000 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.

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