



YellowBrickRoad
Wealth Management

Comparison Rate Schedule

Effective 15/12/2011

Yellow Brick Road Home Loan Products											
	Better Basics	Homebase	Wealth Access	Futureproof			Gold Pathway				
	Basic Variable Rate	Standard Variable Rate	Line of Credit	1 Year Fixed	2 Year Fixed	3 Year Fixed	Variable Rate	1 Year Fixed	2 Year Fixed	3 Year Fixed	
Interest Rate (p.a.)	6.48%	6.84%	6.99%	6.47%	6.47%	6.47%	6.44%	6.37%	6.37%	6.37%	
				Converts to the Homebase Home Loan after the fixed rate period.				Converts to the Gold Pathway Variable Rate Home Loan after the fixed rate period			

Amount	Term	Comparison Rate (p.a.)									
\$150,000	25 years	6.53%	6.90%	N/A	6.86%	6.82%	6.79%				
\$250,000	25 years							6.65%	6.64%	6.63%	6.63%

Home Loans no longer for sale

		Homebase Low Rate		First Place	
		Option 1 ¹	Option 2 ¹	Option 1 ²	Option 2 ²
Interest Rate (p.a.)		6.29%	6.29%	6.69%	6.69%
		Discounted variable rate 6.59% p.a.*	Discounted 2yr fixed rate 6.27% p.a.*	Discounted variable rate 6.69% p.a.*	Discounted 2yr fixed rate 6.37% p.a.*
Amount	Term	Comparison Rate (p.a.)			
\$150,000	25 years	6.79%	6.73%	6.85%	6.79%

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/Australian Credit Licence 238293 including the Better Basics, Homebase, Wealth Access, Futureproof, Gold Pathway Home Loan, HomeBase Low Rate and First Place products.

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

¹Homebase Low Rate Home Loan: After a 12 month introductory period, you may choose either a discounted variable rate of 6.59% p.a. (comparison rate 6.79% p.a.) or a discounted 2 year fixed rate of 6.27% p.a. (comparison rate 6.73% p.a.) for years 2 and 3.

²First Place Home Loan: After a 12 month introductory period, you may choose either a discounted variable rate of 6.69% p.a. (comparison rate 6.85% p.a.) or a discounted 2 year fixed rate of 6.37% p.a. (comparison rate 6.79% p.a.) for years 2 and 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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