

Residential Lending
Grandfathered Full Doc Fixed Rates for existing customers
Rates Effective 6 August 2024



Fixed Rate Home Loans		Value Advantage Package ¹		Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³	Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³
RAMS Fixed Rate Home Loan (Package)	Unpackaged or up to \$149,999	N		Principal & Interest		Interest Only	
	Total Package Borrowings ² equal to or greater than \$150,000	Y					
	1 Year Fixed			6.69%	8.80%	6.99%	9.35%
	2 Year Fixed			6.59%	8.58%	6.89%	9.09%
	3 Year Fixed			6.69%	8.42%	6.99%	8.91%
	4 Year Fixed			6.69%	8.26%	6.99%	8.72%
	5 Year Fixed			6.79%	8.17%	7.09%	8.61%
	10 Year Fixed			7.39%	8.13%	N/A	N/A
				Principal & Interest		Interest Only	
RAMS Fixed Rate Classic Home Loan	1 Year Fixed	N		6.69%	6.59%	6.99%	8.05%
	2 Year Fixed			6.59%	6.60%	6.89%	7.93%
	3 Year Fixed			6.69%	6.64%	6.99%	7.86%
	4 Year Fixed			6.69%	6.67%	6.99%	7.78%
	5 Year Fixed			6.79%	6.74%	7.09%	7.75%
	10 Year Fixed			7.39%	7.31%	N/A	N/A
If you are an existing Self-Employed Product or Low Doc Product customer fixed rates are available on request. Please call 13 RAMS that's 13 7267							
For more information, you can:							
<ul style="list-style-type: none">• Call 13 RAMS, <i>that's</i> 13 7267• Visit RAMS.com.au							
Credit criteria, fees and charges apply to the various products listed.							
¹ Value Advantage Package is available on eligible RAMS Home Loans and is subject to an Annual Service Fee of \$149. There will only be one Annual Service Fee charged per Value Advantage Package. The Annual Service Fee is charged to a loan account, under your Value Advantage Package, once every year.							
² At the end of the fixed rate period the interest rate will convert to the variable interest rate applicable to the particular home loan.							
⁴ The Comparison Rate for each of the home loan products contained on this page is based on a loan of \$150,000 over a term of 25 years.							
WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.							
RAMS Financial Group Pty Ltd ABN 30 105 207 538 AR 405465 Australian credit licence 388065. Credit Provider: Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.							

RAMS Lending Rates at a Glance Owner Occupied Home Loans -
GRANDFATHERED Self Employed Fixed Rates for existing customers

Residential Lending

FIXED RATE HOME LOANS		Interest Rate (p.a.) ¹	Comparison Rate (p.a.) ²	Interest Rate (p.a.) ¹	Comparison Rate (p.a.) ²
		Principal & Interest		Interest Only	
RAMS Self-Employed Fixed Rate Home Loan	1 Year Fixed	6.84%	9.07%	7.14%	9.61%
	2 Year Fixed	6.74%	8.82%	7.04%	9.33%
	3 Year Fixed	6.84%	8.64%	7.14%	9.12%
	4 Year Fixed	6.84%	8.46%	7.14%	8.91%
	5 Year Fixed	6.94%	8.30%	7.24%	8.77%
	10 Year Fixed	7.54%	8.20%	N/A	N/A
<p>Credit criteria, fees and charges apply to the various products listed.</p> <p>¹ At the end of the fixed rate period the interest rate will convert to the variable interest rate applicable to the particular home loan.</p> <p>² The Comparison Rate for each of the home loan products contained on this page is based on a loan of \$150,000 over a term of 25 years.</p> <p>WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.</p> <p>RAMS Financial Group Pty Ltd ABN 30 105 207 538 AR 405465 Australian credit licence 388065. Credit Provider: Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.</p>					