



Product Comparison Summary – Calculations for the first 3 years

Investment Interest Only

Lender	New Lender	
Product Name	Breakfree Variable (Interest Only) - Investment	
Loan Amount	\$400,000	\$400,000
Interest Rate(s)	4.32% 5 yrs (var) (i/o) 4.32% 25 yrs (var)	4.65% 5 yrs (var) (i/o) 4.65% 25 yrs (var)
Repayments	\$1,440/month 5 yrs (i/o) \$2,183/month 25 yrs	\$1,550/month 5 yrs (i/o) \$2,258/month 25 yrs
Features	Offset: Extra Repay: Interest Only: Redraw:	Offset: Extra Repay: Interest Only: Redraw:
App Fee		
Monthly Fee	\$0	\$0
Annual Fee	\$375	\$395
Comparative Saving (3 years) to ANZ	\$4,020	\$0

Approximate refinance costs : \$678

6 months management fee free value: \$1,080

Total saving in the first three years (after refinance costs):\$4,421

Disclaimer:

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