



## Bankwest Home Loan Interest Rates

	Rate	Comparison Rate***
<b>Introductory - 12 month fixed rate*</b>		
Mortgage Shredder	7.29% p.a.	7.86% p.a.
<b>Introductory - 12 month variable rate*</b>		
Mortgage Shredder	6.70% p.a.	7.80% p.a.
<b>Variable</b>		
<b>Bankwest Rate Cutter Home Loan</b>		
	Year 1	
	7.30% p.a.	7.07% p.a.
Mortgage Shredder Home Loan	7.70% p.a.	7.91% p.a.
Bankwest Lite Home Loan	7.58% p.a.	7.59% p.a.
<b>Bankwest Lite Plus Home Loan</b>		
\$250,000 - \$1,000,000	7.48% p.a.	7.48% p.a.
>\$1,000,000	7.43% p.a.	7.43% p.a.
Bankwest Seniors Equity Release	8.55% p.a.	8.59% p.a.
Bankwest Easy Doc Home Loan	8.12% p.a.	7.95% p.a.
Bankwest Premium Home Loan	7.10% p.a.	7.11% p.a.
Bankwest Premium Select Home Loan	7.00% p.a.	7.01% p.a.
<b>Fixed</b>		
One Year option	7.29% p.a.	7.83% p.a.
Two Year option	7.44% p.a.	7.82% p.a.
Three Year option	7.44% p.a.	7.80% p.a.
Four Year option	7.74% p.a.	7.89% p.a.
Five Year option	7.74% p.a.	7.90% p.a.
Interest-in-Advance	0.10%p.a. discount of carded fixed rates.	
<b>Personal Finance</b>		
Bankwest Equity Access	7.68% p.a.	N/A

\*Available for new owner occupier and investment loans only.

## Bankwest Home Loan Fees and Charges

### Application Fees

Housing Loan*	\$700
Rate Cutter Housing Loan*	\$595
Lite Housing Loan*	\$500

\* Includes legal fees for standard mortgage preparation and one standard valuation

### Housing Loan Increase\*\*

<\$50K	\$495
>\$50K	Refer above for the applicable Application Fee

\*\* Minimum increase \$20,000

### Legal Fees\*

Not Ascertainable  
\* Additional to legal fees included in Application Fee. Varies according to transaction.

### Legal Disbursements\*

Not Ascertainable  
\* Varies according to transaction.

### Additional Valuation Fee\*

Not Ascertainable  
\* One standard valuation included in Application Fee. Varies according to transaction.

### Company/Trust Fee

\$300

### Transfer Fee

\$495

### Portability Fee

\$350

### Annual Review Fee

Bankwest Equity Access Plus Package	\$325
	\$360

### Monthly Fee\*

Loan Maintenance Fee	\$12
Capped Loan Maintenance Fee	\$12
Offset Fee#	\$15

\* Applicable only to Fixed Rate Home Loan

# Applicable only to Mortgage Shredder Offset Account, Easy Doc Offset Account & Zero Transaction Account

### Home Loan Access\*

\$50  
\* Minimum redraw \$1,000. Not applicable to Equity Access or Interest-in-Advance.

### Partial Drawdown Fee

\$100

### Progress Payment Fees

Progress Payment Fee	\$80
Security Assessment Fee	Not Ascertainable

### Fixed Rate Cap Fee\*

is either 0.15% of total amount financed or \$450 whichever is greater

### Standard Fee\*

\* Available on Introductory 12 month fixed rate, Fixed Rate Home Loans or Interest-in-Advance, except any rate Bankwest describes as Special.

### Special Rate Fee\*

is either 0.20% of total amount financed or \$450 whichever is greater

\*Applicable to any rate Bankwest describes as Special.

Specific home loans within the home loan product categories identified may vary. Rates and fees are subject to change. Other Government and Bank fees and charges may be payable. Lending Criteria apply and terms and conditions are available on request. To find out more information visit [www.bankwest.com.au](http://www.bankwest.com.au) or phone Bankwest Loan Line on 13 17 18.

\*\*\* Each comparison rate is calculated based on \$150,000 over 25 years for a secured loan.

**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.

The Comparison Rate Schedules relevant to the products listed above are available from our branches and on our website [www.bankwest.com.au](http://www.bankwest.com.au)