

	Premium Options	Premium Options Gold	Equity Choice	Equity Blend	Equity Choice Gold	Equity Choice Gold All In One
Minimum Loan	\$50,000	\$50,000 (\$25 in combination)	\$50,000	\$50,000	\$50,000 (\$25 in combination)	\$50,000 (\$25 in combination)
Maximum Individual Loan	\$2 million	\$2 million (maybe higher)	\$2 million	\$2 million	\$1 million	\$1 million
Maximum Borrower Exposure	\$5.5 m - Represents \$2.5m to Genworth and \$3m to PMI	\$2 million (maybe higher)	\$5.5 m - Represents \$2.5m to Genworth and \$3m to PMI	\$5.5 m - Represents \$2.5m to Genworth and \$3m to PMI	\$ 2 million	\$ 2 million
Maximum LVR NOTE: subject to mortgage insurers	97% P&I 90% Interest only	100% incl LMI	90% subject to IO Period required	90%	90% + LMI	90% + LMI
LMI Paid by Lender when	LVR up to 80% for loan amounts up to \$2m		LVR up to 80% for loan amounts up to \$2m	LVR up to 80% for loan amounts up to \$2m		
LMI Required	All Cases	For loans >80% LVR	All Cases	All Cases	For loans >80% LVR	For loans >80% LVR
Loan Term	30 yrs	10 - 30 yrs	30 yrs	30 yrs	Evergreen	Evergreen
Min Split	1	1	1	2	1	1
Max Splits	2	Unlimited	Unlimited	2 pre-settlement / unlimited post settlement	Unlimited	Unlimited
Fixed Rate Option	Yes	Yes	At least one account Must be variable	At least one account Must be variable	No	No
Interest Only Option	1-5 yrs	Yes. Up to 5 years.	Up to 20 yrs	10 yrs	Yes, Int. Payment not req. Until loan balance exceeds 100% of limit	Yes, Int. Payment not req. Until loan balance exceeds 100% of limit
Monthly Repayment Required	Yes	Yes	No	No	No	No
Capitalisation of Interest		No	Yes	Yes	Yes	Yes
Repayments	M or F by direct debit	M or F by direct debit	M, F or W by salary credit	M, F or W by salary credit	M, F or W by salary credit	M, F or W by salary credit
Additional Repayments	Yes*	Yes. If fixed \$10,000 in any 12mth period. Break costs may apply above this.	Yes*	Yes*	Yes	Yes
Capitalisation of LMI	Yes	Yes	Yes	Yes	Yes	Yes
Redraw Facility	Yes#	Yes. No minimum if Telephone or internet.	Yes#	Yes#	Revolving loan limit	Revolving loan limit
Salary Credit (IN)	Yes	Yes	Yes	Yes	Yes	Yes
Direct Debits (IN)	Yes	Yes	Yes	Yes	Yes	Yes
Deposit Card (IN)	Yes	No	Yes	Yes	No	No
Bpay (IN)	Yes	N/A	Yes	Yes	N/A	N/A
Direct Debit (OUT)		Yes	Yes	Yes	Yes	Yes
Cheque Book (OUT)		No	Yes	Yes	Yes	Yes
Credit Card (OUT)		No			No	Yes. Free NIVA (3% of limit \$2,000 min \$10,000 max). NIVA not available at s'ment)
Bpay (OUT)		Yes	Yes	Yes	Yes	Yes
ATM / EFTPOS (OUT)		No	Yes	Yes	No	Yes
Internet Banking	Yes	Yes	Yes	Yes	Yes	Yes
Phone Banking	Yes	Yes	Yes	Yes	Yes	Yes
Vacant Land	Yes	See construction			No	No
Construction	Yes	No			No	No
Lo Doc	Refer to Lo Doc Matrix	Refer to Lo Doc Matrix	Refer to Lo Doc Matrix	Refer to Lo Doc Matrix	Refer to Lo Doc Matrix	Refer to Lo Doc Matrix

	Premium Option	Premium Options Gold	Premium Options Gold 36	Equity Choice	Equity Blend	Equity Choice Gold	Combo ^A
Minimum Loan	\$50,000	\$50,000 \$25 in combination)	\$50,000 \$25 in combination)	\$50,000	\$50,000	\$50,000 \$25 in combination)	\$50,000
Maximum Individual Loan	\$1 million	\$1m with LMI \$1.5m to 60% LVR	\$1.5 million	\$1 million	\$1 million	\$1m with LMI \$1.5m to 60% LVR	\$1 million
Maximum Borrower Exposure	\$4.9m-Represents \$2.5m to Genworth & \$2.4m to PMI	\$1 million	\$1.5 million	\$4.9m-Represents \$2.5m to Genworth & \$2.4m to PMI	\$4.9m-Represents \$2.5m to Genworth & \$2.4m to PMI	\$1.5 million	\$4.9m-Represents \$2.5m to Genworth & \$2.4m to PMI
LMI paid by Lender when	Optional	Optional	Optional	Optional	Optional	Optional	Optional
LMI Required when	All Cases	Loans > 60% LVR - 80% LVR	Loans > 75% LVR - 80% LVR	All Cases	All Cases	Loans > 60% LVR - 80% LVR	All Cases
Other Conditions	Where loan amount > \$600k & > 65% LVR, NSR must be > 1.50			Where loan amount > \$600k & > 65% LVR, NSR must be > 1.50	Where loan amount > \$600k & > 65% LVR, NSR must be > 1.50		Where loan amount > \$600k & > 65% LVR, NSR must be > 1.50
Maximum LVR subject to LMI	80%	100% inc. LMI	100% inc. LMI	80%	80%	100% inc. LMI	80%
Employment	Min. 2yrs Self Employed	PAYG & Self Employed (2yrs)	PAYG & Self Employed (2yrs)	Min. 2yrs Self Employed	Min. 2yrs Self Employed	PAYG & Self Employed (2yrs)	Min. 2yrs Self Employed
ABN	Not Required	No	No	Not Required	Not Required	No	Not Required
Non resident	\$750,000 MAX LVR 70%	No	No	\$750,000 MAX LVR 70%	\$750,000 MAX LVR 70%	No	\$750,000 MAX LVR 70%
Unregulated Loans	Yes	Yes-(P&I or I/O 1-5yrs)	Yes-(P&I or I/O 1-5yrs)	Yes	Yes	Yes	Yes
Regulated Loans	Yes	Yes-(P&I or I/O 1-5yrs)	Yes-(P&I or I/O 1-5yrs)	Yes	Yes	Yes	Yes
Maximum Loan Term	30yrs	30yrs	30yrs	30 yrs	30 yrs	Evergreen	30 yrs
Min Splits	1	Only with another Lo Doc Loan	Only with another Lo Doc Loan	1	2	Only with another Lo Doc Loan	2
Max Splits	2	Only with another Lo Doc Loan	Only with another Lo Doc Loan	Unlimited	2 pre-settlement / unlimited post settlement	Only with another Lo Doc Loan	2 pre-settlement / unlimited post settlement
Fixed Rate Option	Yes	No	No	At least 1 account must be variable	At least 1 account must be variable	No	At least 1 account must be variable
Interest Only Option	1 - 5 yrs	Yes - Up to 5yrs	Yes - Up to 3yrs	10 yrs	10 yrs	Yes. Int. payment not req. until loan exceeds 100% of limit	5yrs Home Loan Split 10yrs LOC Split
Monthly Repayment Required	Yes	Yes	Yes	No	No	No	No
Capitalisation of Interest		Yes	No	Yes	Yes	Yes	Yes
Repayments	M or F by direct debit	F/M (Montly only if I/O)	F/M (Montly only if I/O)	M, F or W by salary credit	M, F or W by salary credit	F/M	M, F or W by salary credit
Additional Repayments	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Capitalisation of LMI		No	Yes			Yes	
Redraw Facility	Yes	Yes. No min. if phone or internet.	Yes. No min. if phone or internet.	Yes	Yes	Yes. Revolving loan limit.	Yes
Salary Credit (IN)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Direct Debits (IN)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Deposit Card (IN)	Yes	No	No	Yes	Yes	No	Yes
Bpay (IN)	Yes	N/A	N/A	Yes	Yes	N/A	Yes
Direct Debit (OUT)		Yes	Yes	Yes	Yes	Yes	Yes
Credit Card		No	No			Yes. Free NIVA (3% of limit. \$2,000 Min. \$10,000 Max). NIVA not avail. at s'ment.	
Cheque Book (OUT)		No	No	Yes	Yes	Yes	Yes
Bpay (OUT)		Yes	Yes	Yes	Yes	Yes	Yes
ATM / EFTPOS (OUT)		No	No	Yes	Yes	Yes	Yes
Internet / Phone Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Vacant Land & Construction	Yes	No	No			No	
Step Down Rate Process		No	Yes reverts to SVR after 36 mths	*	*	No	*

* New Loans from 1 July 2005 = 2 YEAR STEP DOWN - for loans prior to 1 July 2005 please contact MST for clarification