

## LOAN REPAYMENT SCHEDULE

Working it out step-by-step:

1. Choose the table that corresponds to the frequency you'll be making repayments (fortnightly or monthly).
2. Find the applicable interest rate in the first column.
3. Look across to find the term of your loan (10, 15, 20 or 25 years).
4. Multiply the figure in this box by the number of ten thousands of dollars you are borrowing.

Table Mortgage <b>Fortnightly</b> Loan Repayments per \$10,000 borrowed				
Interest Rate % p.a.	10 years	15 years	20 years	25 years
5.00%	\$48.91	\$36.47	\$30.44	\$26.97
5.25%	\$49.48	\$37.07	\$31.08	\$27.64
5.50%	\$50.04	\$37.68	\$31.73	\$28.33
5.75%	\$50.61	\$38.30	\$32.38	\$29.02
6.00%	\$51.19	\$38.91	\$33.04	\$29.72
6.25%	\$51.77	\$39.54	\$33.71	\$30.43
6.50%	\$52.35	\$40.17	\$34.39	\$31.15
6.75%	\$52.94	\$40.81	\$35.07	\$31.87
7.00%	\$53.53	\$41.45	\$35.76	\$32.60
7.25%	\$54.13	\$42.09	\$36.45	\$33.34
7.50%	\$54.72	\$42.75	\$37.15	\$34.09
7.75%	\$55.33	\$43.40	\$37.86	\$34.84
8.00%	\$55.93	\$44.07	\$38.58	\$35.60
8.25%	\$56.54	\$44.73	\$39.30	\$36.37
8.50%	\$57.16	\$45.41	\$40.02	\$37.14
8.75% 9.00%	\$57.77 \$58.39	\$46.08 \$46.77	\$40.76 \$41.50	\$37.92 \$38.71

Table Mortgage <b>Monthly</b> Loan Repayments per \$10,000 borrowed				
Interest Rate % p.a.	10 years	15 years	20 years	25 years
5.00%	\$106.07	\$79.08	\$66.00	\$58.46
5.25%	\$107.29	\$80.39	\$67.38	\$59.92
5.50%	\$108.53	\$81.71	\$68.79	\$61.41
5.75%	\$109.77	\$83.04	\$70.21	\$62.91
6.00%	\$111.02	\$84.39	\$71.64	\$64.43

6.25%	\$112.28	\$85.74	\$73.09	\$65.97
6.50%	\$113.55	\$87.11	\$74.56	\$67.52
6.75%	\$114.82	\$88.49	\$76.04	\$69.09
7.00%	\$116.11	\$89.88	\$77.53	\$70.68
7.25%	\$117.40	\$91.29	\$79.04	\$72.28
7.50%	\$118.70	\$92.70	\$80.56	\$73.90
7.75%	\$120.01	\$94.13	\$82.09	\$75.53
8.00%	\$121.33	\$95.57	\$83.64	\$77.18
8.25%	\$122.65	\$97.01	\$85.21	\$78.85
8.50%	\$123.99	\$98.47	\$86.78	\$80.52
8.75%	\$125.33	\$99.94	\$88.37	\$82.21
9.00%	\$126.68	\$101.43	\$89.97	\$83.92

Interest Only Loan Repayments per \$10,000 borrowed (all 10, 15, 20 and 25 years)		
Interest Rate % p.a.	Fortnightly	Monthly
5.00%	\$19.23	\$42.47
5.25%	\$20.19	\$44.59
5.50%	\$21.15	\$46.71
5.75%	\$22.12	\$48.84
6.00%	\$23.08	\$50.96
6.25%	\$24.04	\$53.08
6.50%	\$25.00	\$55.21
6.75%	\$25.96	\$57.33
7.00%	\$26.92	\$59.45
7.25%	\$27.88	\$61.58
7.50%	\$28.85	\$63.70
7.75%	\$29.81	\$65.82
8.00%	\$30.77	\$67.95
8.25%	\$31.73	\$70.07
8.50%	\$32.69	\$72.19
8.75%	\$33.65	\$74.32
9.00%	\$34.62	\$76.44

For current **Best Rate**, please contact Ezy Finance Limited on Phone: (09) 361 5038 / 361 5037, Fax: (09) 361 5036, Mobile: 021-822-080