

LOAN AMOUNT / LVR BAND	Up to \$300,000	\$300,001 - \$600,000	\$600,001 - \$1m
60.01% - 70%	0.33%	0.49%	0.93%
70.01% - 80%	0.59%	0.81%	1.54%

PLUS:

State Stamp Duty rates as follows:

NSW 9.00%

VIC/WA/ACT/NT 10.00%

TAS 8.00%

SA 11.00%

QLD - First mortgages for Owner Occupied purchase or construction 5.00%

QLD - All other Loan Purposes 7.50%