

RAMS Lending Rates at a Glance Investment Home Loans

Residential Lending
Grandfathered Full Doc Fixed Rate for existing customers
Rates Effective 3 June 2025



FIXED RATE HOME LOANS			Value Advantage Package ¹		Principal & Interest		Interest Only	
RAMS Fixed Rate Home Loan (Package)					Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³	Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³
	1 Year Fixed	Y			6.79%	8.82%	6.89%	9.09%
	2 Year Fixed				6.59%	8.59%	6.64%	8.82%
	3 Year Fixed				6.79%	8.46%	6.89%	8.68%
	4 Year Fixed				6.79%	8.31%	6.89%	8.52%
	5 Year Fixed				6.89%	8.22%	6.99%	8.41%
	10 Year Fixed				7.39%	8.13%	7.39%	8.20%
					Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³	Interest Rate (p.a.) ²	Comparison Rate (p.a.) ³
RAMS Fixed Rate Classic Home Loan	1 Year Fixed	N			6.79%	6.37%	6.89% ³	6.70%
	2 Year Fixed				6.59%	6.39%	6.64% ³	6.69%
	3 Year Fixed				6.79%	6.49%	6.89% ³	6.77%
	4 Year Fixed				6.79%	6.55%	6.89% ³	6.81%
	5 Year Fixed				6.89%	6.64%	6.99% ³	6.88%
	10 Year Fixed				7.39%	7.25%	7.39%	7.34%

If you are an existing Self-Employed Product or Low Doc Product customer fixed rates are available on request. Please call 13 RAMS that's 13 7267

For more information, you can:

- Call 13 RAMS, *that's* 13 7267
- Visit RAMS.com.au

Credit criteria, fees and charges apply to the various products listed.

¹ Value Advantage Package is available on eligible RAMS Home Loans and is subject to an Annual Service Fee of \$149. There will only be one Annual Service Fee charged per Value Advantage Package. The Annual Service Fee is charged to a loan account, under your Value Advantage Package, once every year.

² At the end of the fixed rate period the interest rate will convert to the variable investment interest rate applicable to the particular home loan.

³ The Comparison Rate for each of the home loan products contained on this page is based on a loan of \$150,000 over a term of 25 years.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

RAMS Financial Group Pty Ltd ABN 30 105 207 538 AR 405465 Australian credit licence 388065. Credit Provider: Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

RAMS Lending Rates at a Glance Investment Home Loans - GRANDFATHERED Self Employed Fixed Rates for existing customers

Residential Lending

Rates Effective 28 November 2023

FIXED RATE HOME LOANS		Principal & Interest		Interest Only	
		Interest Rate (p.a.) ¹	Comparison Rate (p.a.) ²	Interest Rate (p.a.) ¹	Comparison Rate (p.a.) ²
RAMS Self-Employed Fixed Rate Home Loan	1 Year Fixed	6.94%	9.09%	7.04%	9.35%
	2 Year Fixed	6.74%	8.83%	6.79%	9.06%
	3 Year Fixed	6.94%	8.68%	7.04%	8.90%
	4 Year Fixed	6.94%	8.50%	7.04%	8.71%
	5 Year Fixed	7.04%	8.39%	7.14%	8.59%
	10 Year Fixed	7.54%	8.20%	7.54%	8.27%
Credit criteria, fees and charges apply to the various products listed. Rates shown are for new customers only. Minimum loan sizes apply. All interest rates are variable unless otherwise indicated. ¹ At the end of the fixed rate period the interest rate will convert to the variable investment interest rate applicable to the particular home loan. ² The Comparison Rate for each of the home loan products contained on this page is based on a loan of \$150,000 over a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. RAMS Financial Group Pty Ltd ABN 30 105 207 538 AR 405465 Australian credit licence 388065. Credit Provider: Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.					