

REVERSE MORTGAGE

Legacy Interest Rates

Applicable from 11th October 2018



<i>Interest Rate</i>	5% Margin Cap Rate
Variable Rate	6.95% p.a.
Comparison Rate*	6.97% p.a.

3.5% Margin Cap Rate

Variable Rate	5.43% p.a.
Comparison Rate*	5.45% p.a.

*The comparison rate is based on a loan of \$150,000 secured for a term of 25 years.

Interest is calculated daily and debited monthly.

Please note the comparison rate only applies to the examples given. Different loan amounts and terms will result in different comparison rates. Costs such as redraw fees and costs savings, such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

IMPORTANT NOTICE: Every situation is different - this information has been prepared without taking into account your needs, objectives, or financial situation. If you are considering a reverse mortgage, we encourage you to understand how it may affect your personal circumstances - talk to friends and family, speak to professionals, and use the resources and tools Heartland has available. Loans are subject to loan approval criteria. Terms, conditions, fees and charges apply. Credit provided by ASF Custodians Pty Ltd.

Information provided is accurate as at 11 October 2018 and may change from time to time.

Australian Credit Licence Numbers:

Australian Seniors Finance Pty Ltd - 386760 (ACN 108 875 636) / ASF Custodians Pty Ltd - 386781 (ACN 106 822 780)

Seniors Finance Pty Ltd - 469894 (ACN 603 141 779) / Seniors Finance Custodians Pty Ltd - 476140 (ACN 603 141 706)