

Super Members Home Loan standard variable rate

**“Lower than  
the major banks  
every month  
for the  
last 10 years.”**



**ME Bank rated 'best customer service provider in banking' at the Mozo 2011 People's Choice Awards**

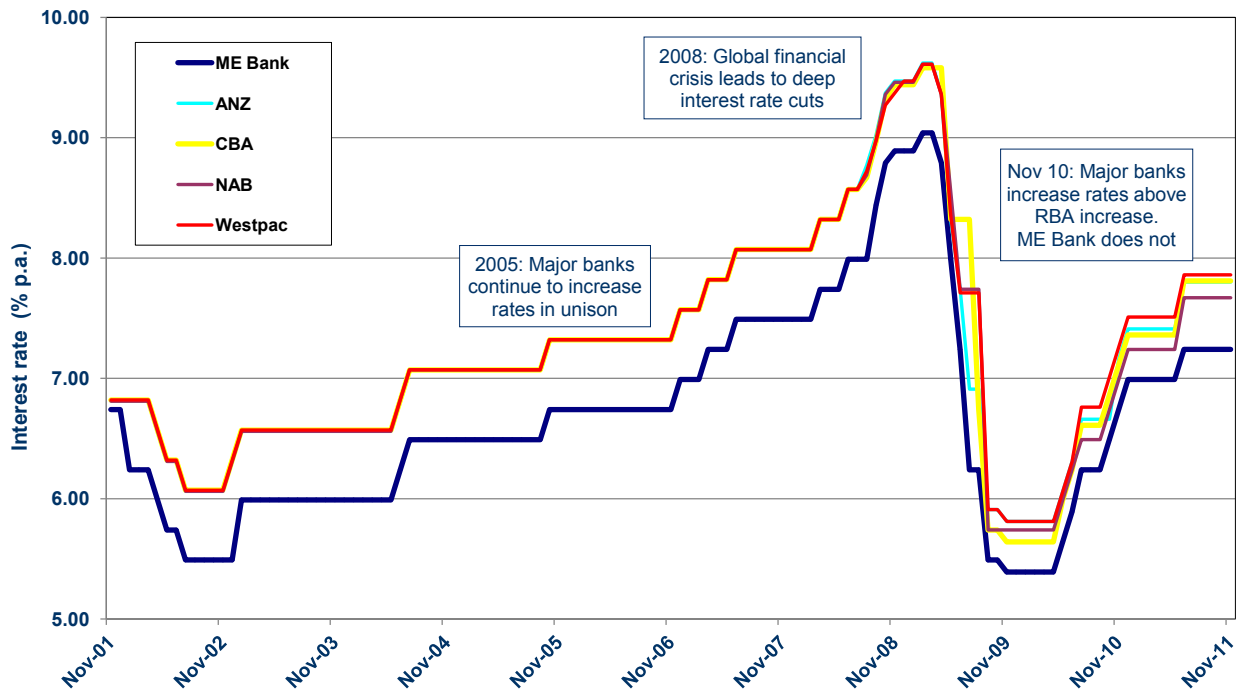
[mebank.com.au/homeloans](http://mebank.com.au/homeloans)



# Is your Home Loan with one of the major banks?

## 10 years of home loan interest rates - ME Bank vs the major banks

Through all the highs and lows of the last decade, it's reassuring to know that ME Bank has consistently offered a standard variable home loan rate that's lower than the major banks - month after month, year after year. It reflects a commitment to act in your best interest, which is just as strong today as it was a decade ago.



## Customers of the major banks could have saved up to \$24,516.

Bank	ME Bank	ANZ	CBA	NAB	Westpac
Home Loan Product	Super Members Home Loan Standard Home Loan	ANZ Standard Variable Rate Home Loan	CommBank Variable Rate Home Loan	NAB Tailored Variable Rate Home Loan	Westpac Rocket Repay Home Loan
Difference over 10 years on a \$300,000 loan*	<b>\$0</b>	You paid <b>\$23,677</b> more	You paid <b>\$23,687</b> more	You paid <b>\$23,037</b> more	You paid <b>\$24,516</b> more
Time taken to pay off first \$40,000 of principal <sup>^</sup>	7 years	9 years, 10 months	9 years, 10 months	9 years, 10 months	9 years, 11 months



Data sourced from Infochoice. Graph compares the ME Bank Super Members Home Loan (SMHL) standard variable rate with the standard variable home loan rates of ANZ, NAB, CBA and Westpac on the first day of each month (01/11/01 – 01/11/11). \*Savings calculated on a 30 year, \$300,000, principal and interest home loan after 10 years (November 2001 - November 2011) on the ME Bank Super Members Home Loan standard variable rate vs the standard variable home loan rates of ANZ, CBA, NAB and Westpac. Assumes the same monthly repayment is made to each loan, based on the minimum repayment of the loan with the higher interest rate. Interest calculated daily and applied monthly. Graph and calculation do not include applicable fees, charges or discounts and do not consider other home loans products from these lenders that may carry different interest rates. ^Based on the same assumptions as the aforementioned example, calculation based on the time taken for the loan balance to first drop below \$260,000. SMHL range is available to eligible members of super funds and unions. Fees and charges apply. Terms and conditions available on request. Applications are subject to credit approval. Members Equity Bank Pty Ltd ABN: 56 070 887 679 ACLN: 229500. 210534/1111