

## REPAYMENT "PAUSE"

Original Principal	\$500,000	Pay off in Months	378
Overall Loan Term (Years)	30	Total Interest Paid	\$333,887.49
P&I Interest Rate	3.50%	Total Regular Payments	\$508,814.05
		Total Extra Payments	\$0.00
Repayment "PAUSE" (mths)	6	Total Payments (Principal & Interest)	\$842,701.55
Int Only Interest Rate	3.50%		
Payments per year Monthly	12		
P&I Payment p/mth (after Payment Pause)	\$2,245.22		
		Total Savings In Interest	-\$25,607.06
		Time Saved Months	-18
		Or	-1 Years and -6 Months

**WARNING !**  
**SEE NOTE BELOW ##**

### Customer acknowledgement record –Repayment Pause

You have expressed an interest in a Repayment Pause on your home loan.

This is a record to acknowledge that:

- You have discussed repayment options and accompanying outcomes with your lender, and confirm that if you take a loan with a Repayment Pause, it meets your needs and objectives.
- You have been advised to either seek independent legal and or financial advice to further understand your options.

If you choose a Repayment Pause:

- A. At the end of a Repayment Pause period, your repayments will increase to cover Principal and Interest (P&I) components.
- B. During a Repayment Pause period, your loan balance will INCREASE (as Interest will be capitalised to your loan)
- C. Because P&I repayments after a Repayment Pause period will not pay off the loan over the original term, you will incur MORE INTEREST

We have different rates that apply, depending on whether you are making Interest Only (IO) payments or Principal and Interest (P&I) repayments.

Your approximate total interest payments over the life of the loan may be

**\$25,607.06** higher (excluding fees and charges)

by choosing a Repayment Pause

