Disclaimers - Reasons Why These Numbers, Options or Rates Could Change

The initial assessment numbers provided are based on the information you have told us. They are based on only one lenders calculator, and other lenders may have a higher or lower figure depending on their specific policies. This is subject to change due to the following reasons.

- **Change in income** – This could be based on a difference in what you told us after verification or a change in your circumstances. This could include bonus income, salary deductions, income type changing etc.
- **Change in lender policies** – The lenders could change their policy relating to your situation between now and when you apply resulting in either a reduction in your loan amount or an inability for you to obtain a loan
- **Any liabilities not initially disclosed** – These could be personal liabilities, or liabilities with companies you are associated with. This also includes ongoing expenses over and above living expenses which may not have been disclosed.
- **Change in living expenses** – We generally use the bank's minimum living expenses when providing you with an initial assessment. We will use a lender with a HEM (Household Expenditure Measure) that is in the median range, so alternate lenders could result in a higher or lower borrowing capacity. A declaration above the lenders HEM figure could also reduce your maximum loan amount.

If there are any changes to your circumstances, we may need to conduct a new analysis and your options may change.

There are also reasons why the product comparison after the full assessment has been completed might change, or options might become unavailable.

* Please note – the information in this email is true and correct as per the date of this email and the information you have provided. Lenders change their rates, policies, and timeframes on a regular basis, which may affect these options.

* Repayments, rates, fees, and other calculations are based on the information you have provided to us. This information is subject to change as lenders change their policies or your financial situation changes.

* Note: the home loan with the lowest current interest rate is not necessarily the most suitable for your circumstances, you may not qualify for that product, and not all products are available in all states and territories.

* There may be a comparison rate provided. The comparison rate provided is based on a loan amount of $150,000 and a term of 25 years. WARNING: This Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.

* There may be a true rate provided. The true rate provided is based the loan amount and term noted in the comparison. WARNING: This True Rate applies only to the example or examples given. Different amounts and terms will result in different True Rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the True Rate but may influence the cost of the loan.

* Interest rates fees and repayments stated in this document may change due to economic circumstances or the recommended lender changes its terms before my / our loan is settled.