

# Interest rates we are currently negotiating for clients

As at 6 October 2011	Standard bank rate p.a.	Lowest rates we have recently found for clients p.a.	Saving p.a.
<b>Variable home loan</b>	7.86%	6.80%	1.06%
<b>Fixed rate home loan</b>			
- 1 year	6.74%	5.99%	0.75%
- 3 years	6.74%	6.29%	0.45%
- 5 years	7.19%	6.69%	0.50%
<b>Vehicle and equipment loans</b>	9.7%	7.99%	1.71%

\*Please note these rates do not include any fees and charges payable by the borrower. Comparison rates for individual products are available on request. Whilst these rates are the lowest rates in each category, the quoted product and lender may not necessarily be available for your client or suitable for their needs. A full analysis of each client is required before suggesting a suitable loan product.

## We search for the most suitable loan for your clients

We have access to all types of loans from the major banks and other leading lenders. So when you ask us to find a better loan for your clients, we put our specialist loan computer software and our research team to work to find your clients the most suitable loan we can.

All your clients need to do is give us the usual documentation. Then leave it to us to find the loan which could save your clients a lot of money every year. Then we'll do the paperwork for your clients.

Your clients do not pay us for our service. We are paid by the lender. In other words, the banks and other lenders pay us to help your clients save money on their interest repayments.