

Loans Interest Rates Schedule



Owner Occupied Home Loans	Rate p.a.	Comparison rate p.a.
First Home Buyers Basic Variable*	5.29%	5.33% ³
First Home Buyers Standard Variable	5.54%	5.58% ³
Basic Variable*	5.29%	5.36% ³
Standard Variable	5.54%	5.61% ³
Bridging Loan Variable	7.00%	7.08% ³
1 Year Fixed	5.58% ¹	5.61% ³
2 Year Fixed	5.58% ¹	5.62% ³
3 Year Fixed	5.78% ¹	5.68% ³
5 Year Fixed	6.58% ¹	6.07% ³
Mortgage Secured Overdraft	6.90%	N/A

Investment Home Loans	Rate p.a.	Comparison rate p.a.
Investment Variable (Principal & Interest)	6.04%	6.11% ³
Investment Variable (Interest Only)	6.14%	6.19% ³
1 Year Fixed (Principal & Interest)	5.78% ²	6.09% ³
2 Year Fixed (Principal & Interest)	5.78% ²	6.06% ³
3 Year Fixed (Principal & Interest)	5.98% ²	6.10% ³
5 Year Fixed (Principal & Interest)	6.78% ²	6.44% ³
1 Year Fixed (Interest Only)	5.98% ²	6.18% ³
2 Year Fixed (Interest Only)	5.98% ²	6.17% ³
3 Year Fixed (Interest Only)	6.18% ²	6.20% ³
5 Year Fixed (Interest Only)	6.98% ²	6.48% ³

Special Offer First Home Buyer Fixed Rate Loans ⁴	Rate p.a.	Comparison rate p.a.
First Home Buyer 2 Year Fixed	5.48% ¹	5.56% ³

Owner Occupied Home Loans ⁴	Rate p.a.	Comparison rate p.a.
First Home Buyer 2 Year Fixed	5.48% ¹	5.56% ³

Personal Loans	Rate p.a.	Comparison rate p.a.
Green Car Loan*	5.45%	5.45% [^]
New Car Loan	6.45%	6.66% [^]
Debt Consolidation Loan	7.99% ⁵	8.20% [^]
Personal Loan Unsecured	7.99%	8.20% [^]
Green Loan [#]	6.10%	6.10% [^]
Term Deposit Secured Loan	4.45%	4.65% [^]

Visa Credit Card	Rate p.a.	Comparison rate p.a.
Visa Credit Card (Purchase Rate)	10.49%	N/A
Visa Credit Card (Cash Advance)	15.49%	N/A

THINGS YOU SHOULD KNOW

Rates subject to change. Terms, conditions, fees, charges and credit criteria apply and are available on application.

1. Reverts to the owner occupied Standard Variable home loan rate current at the end of the fixed period.
2. Reverts to the Investment Variable of the corresponding Principal & Interest or Interest only home loan rate current at the end of the fixed period.
3. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years. WARNING: This comparison rate applies to the example(s) given. Different amounts and terms will result in different comparison rates.
4. First Home Buyers 2 Year Fixed Rate Special Offer is applicable to loan applications received on or after the effective date of this schedule and is subject to change without notice. New money only with a minimum borrowing amount of \$100,000. Offer available for a limited time only and may be withdrawn once portfolio is met.
5. New borrowings only.

Available for the purchase of selected Green products only.

+ Offset not available on Basic Home Loans.

* Available for the purchase of electric or hybrid cars that have significantly lower emissions than the average car. To be eligible, the car must be a manufacturer designated petrol-electric hybrid, diesel-electric hybrid, plug-in hybrid, or electric vehicle, with carbon dioxide (CO2) emissions no higher than 150 grams/kilometre (g/km) in the 'combined' driving cycle of which is verifiable on Redbook.

[^] Comparison rate based on a \$30,000 loan over 5 years secured. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

DISCONTINUED PRODUCTS

My Life Package Loans (funded prior to 1st March 2019)

- Owner Occupied Loans – 0.10% off Standard Variable & Fixed Rates
- Investment Loans – 0.10% off Investment Variable & Fixed Rates.

Affinity Member Loans (funded prior to 1st September 2021)

- Owner Occupied Loans – 0.10% off Standard Variable Rates
- Investment Loans – 0.10% off Investment Variable Rates.