

Loans Interest Rates Schedule



Owner Occupied Home Loans

SPECIAL OFFER 3 Year Discounted Basic Variable Rate ⁶	Rate p.a.	Comparison rate p.a.
---	-----------	-------------------------

Owner Occupied Home Loan⁺

3 Year Discounted Basic Variable Rate	5.69% ⁶	6.06% ³
--	--------------------	--------------------

SPECIAL OFFER First Home Buyer Fixed Rate Loans ⁴	Rate p.a.	Comparison rate p.a.
---	-----------	-------------------------

Owner Occupied Home Loan⁴

First Home Buyer 2 Year Fixed	5.49% ¹	6.29% ³
--------------------------------------	--------------------	--------------------

Owner Occupied Home Loans	Rate p.a.	Comparison rate p.a.
---------------------------	-----------	-------------------------

GumLeaf Basic Variable⁺

≤60% LVR	5.89% ⁵	5.96% ³
60% to ≤70% LVR	5.94% ⁵	6.01% ³
70% to ≤80% LVR	5.99% ⁵	6.06% ³
80% to ≤90% LVR	6.04% ⁵	6.11% ³

GumLeaf Standard Variable

≤60% LVR	5.99% ⁵	6.06% ³
60% to ≤70% LVR	6.04% ⁵	6.11% ³
70% to ≤80% LVR	6.09% ⁵	6.16% ³
80% to ≤90% LVR	6.14% ⁵	6.21% ³

First Home Buyers Basic Variable⁺	6.19%	6.23% ³
---	-------	--------------------

First Home Buyers Standard Variable	6.44%	6.48% ³
--	-------	--------------------

Basic Variable⁺	6.19%	6.26% ³
-----------------------------------	-------	--------------------

Standard Variable	6.44%	6.51% ³
--------------------------	-------	--------------------

Bridging Loan Variable	7.90%	7.98% ³
-------------------------------	-------	--------------------

Fixed Rate

1 Year Fixed	5.98% ¹	6.47% ³
2 Year Fixed	5.59% ¹	6.35% ³
3 Year Fixed	5.49% ¹	6.24% ³
5 Year Fixed	5.89% ¹	6.27% ³

Mortgage Secured Overdraft	7.80%	N/A
-----------------------------------	-------	-----

Credit Card

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
---------------------------------	--------	-----

Investment Home Loans

SPECIAL OFFER Investment 2 Year Fixed Rate Home Loan ⁷	Rate p.a.	Comparison rate p.a.
--	-----------	-------------------------

2 Year Fixed (Principal & Interest)	5.49% ²	6.72% ³
--	--------------------	--------------------

2 Year Fixed (Interest Only)	5.49% ²	6.86% ³
-------------------------------------	--------------------	--------------------

Investment Home Loans	Rate p.a.	Comparison rate p.a.
-----------------------	-----------	-------------------------

GumLeaf Investment Variable (Principal & Interest)

≤60% LVR	6.19% ⁵	6.26% ³
60% to ≤70% LVR	6.24% ⁵	6.31% ³
70% to ≤80% LVR	6.29% ⁵	6.36% ³
80% to ≤90% LVR	6.34% ⁵	6.41% ³

GumLeaf Investment Variable (Interest Only)

≤60% LVR	6.44% ⁵	6.50% ³
60% to ≤70% LVR	6.49% ⁵	6.55% ³
70% to ≤80% LVR	6.54% ⁵	6.60% ³
80% to ≤90% LVR	6.59% ⁵	6.65% ³

Investment Variable (Principal & Interest)	6.94%	7.02% ³
---	-------	--------------------

Investment Variable (Interest Only)	7.04%	7.10% ³
--	-------	--------------------

Investment Fixed Rate (Principal & Interest)

1 Year Fixed	6.08% ²	6.92% ³
2 Year Fixed	5.79% ²	6.78% ³
3 Year Fixed	5.59% ²	6.63% ³
5 Year Fixed	6.19% ²	6.68% ³

Investment Fixed Rate (Interest Only)

1 Year Fixed	6.28% ²	7.04% ³
2 Year Fixed	5.99% ²	6.93% ³
3 Year Fixed	5.79% ²	6.81% ³
5 Year Fixed	6.39% ²	6.87% ³

Personal Loans

Personal Loans	Rate p.a.	Comparison rate p.a.
----------------	-----------	-------------------------

Green Car Loan[*]	6.45%	6.45% [^]
-----------------------------------	-------	--------------------

Car Loan	7.45%	7.66% [^]
-----------------	-------	--------------------

Debt Consolidation Loan	8.99% ⁵	9.20% [^]
--------------------------------	--------------------	--------------------

Personal Loan Unsecured	8.99%	9.20% [^]
--------------------------------	-------	--------------------

Green Loan[#]	7.10%	7.10% [^]
-------------------------------	-------	--------------------

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 product at Principal & Interest repayments 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.
 6. Special Offer 3 Year Discounted Basic Variable Rate is applicable to loan applications received on or after 25 October 2024 and is subject to change without notice. Not available in conjunction with any other offer. New money only with a minimum borrowing amount of \$500,000 and a maximum LVR of 80%. Offer available for a limited time only and may be withdrawn once portfolio is met. The discounted rate is 0.50% below the Basic Variable Rate Home Loan Owner Occupied rate and will remain so for a 3 year period. At the end of the 3 year period, the rate reverts to the current offering of the Basic Variable Rate Home Loan Owner Occupied rate applicable at the time.
 7. Special Offer Investment 2 Year Fixed Rate 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 \$500,000 and an LVR of 80%. Offer available for a limited time only and may be withdrawn once portfolio is met.
- # 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.

If you have a current loan with the bank that has been funded prior to the date of this Lending Interest Rate Schedule, please phone our Contact Centre to ascertain your current interest 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.