

Home Loan Products

Basic Home Loan (Owner Occupied)	Principal & Interest	
	Interest Rate	Comparison Rate*
Variable rate	3.48%	3.49%
<ul style="list-style-type: none"> Maximum lending amount \$400,000. Available for New Home loans only. Maximum LVR 80% 		
Standard Home Loan (Owner Occupied)	Principal & Interest	
	Interest Rate	Comparison Rate*
Variable rate	4.93%	4.98%
1 year fixed rate	3.69%	4.86%
2 year fixed rate	3.40%	4.70%
3 year fixed rate	3.40%	4.58%
4 year fixed rate	4.09%	4.69%
5 year fixed rate	3.94%	4.57%
<ul style="list-style-type: none"> Fixed rates revert to the Standard Home Loan (Owner Occupied) variable rate on expiry. 		
Platinum Home Loan (Owner Occupied)	Principal & Interest	
	Interest Rate	Comparison Rate*
Variable rate	3.83%	4.23%
1 year fixed rate	3.59%	4.21%
2 year fixed rate	3.30%	4.14%
3 year fixed rate	3.30%	4.10%
4 year fixed rate	3.99%	4.28%
5 year fixed rate	3.84%	4.24%
<ul style="list-style-type: none"> Minimum lending amount \$250,000. New Home Loans only. Fixed rates revert to the Platinum Home Loan variable rate on expiry. 		
Platinum Home Loan - Professional (Owner Occupied)	Principal & Interest	
	Interest Rate	Comparison Rate*
Variable rate	3.68%	4.09%
1 year fixed rate	3.49%	4.07%
2 year fixed rate	3.20%	4.00%
3 year fixed rate	3.20%	3.96%
4 year fixed rate	3.89%	4.16%
5 year fixed rate	3.74%	4.11%
<ul style="list-style-type: none"> Minimum lending amount \$750,000. New Home Loans only. Fixed rates revert to the Platinum Home Loan – Professional variable rate on expiry. 		
Bridging Loan		Interest Rate
Owner Occupied		5.93%

Investment Home Loan Products

Basic Home Loan (Investment)	Interest Only		Principal & Interest	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate	4.08%	4.09%	3.78%	3.79%
<ul style="list-style-type: none"> Maximum lending amount \$400,000. Available for New Home loans only. Maximum LVR 80% 				
Standard Home Loan (Investment)	Interest Only		Principal & Interest	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate	5.73%	5.78%	5.33%	5.38%
1 year fixed rate	4.29%	5.64%	4.19%	5.27%
2 year fixed rate	4.20%	5.49%	4.10%	5.15%
3 year fixed rate	4.20%	5.36%	4.10%	5.05%
4 year fixed rate	4.59%	5.38%	4.49%	5.09%
5 year fixed rate	4.54%	5.28%	4.44%	5.01%
<ul style="list-style-type: none"> Maximum Interest Only Term is 5 years Interest Only Fixed rates revert to the Standard Home Loan (Investment) Principal & Interest variable rate on expiry. Principal & Interest Fixed rates revert to the Standard Home Loan (Investment) variable rate on expiry. 				
Platinum Home Loan (Investment)	Interest Only		Principal & Interest	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate	4.53%	4.91%	4.23%	4.62%
1 year fixed rate	4.19%	4.88%	4.09%	4.61%
2 year fixed rate	4.10%	4.84%	4.00%	4.58%
3 year fixed rate	4.10%	4.80%	4.00%	4.56%
4 year fixed rate	4.49%	4.90%	4.39%	4.68%
5 year fixed rate	4.44%	4.88%	4.34%	4.67%
<ul style="list-style-type: none"> Maximum Interest Only Term is 5 years Interest Only Fixed rates revert to the Platinum Home Loan (Investment) Principal & Interest variable rate on expiry. Minimum lending amount \$250,000. New Home Loans only. Principal & Interest Fixed rates revert to the Platinum Home Loan (Investment) variable rate on expiry. 				
Platinum Home Loan - Professional (Investment)	Interest Only		Principal & Interest	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate	4.38%	4.77%	4.08%	4.48%
1 year fixed rate	4.09%	4.74%	3.99%	4.47%
2 year fixed rate	4.00%	4.70%	3.90%	4.44%
3 year fixed rate	4.00%	4.67%	3.90%	4.43%
4 year fixed rate	4.39%	4.77%	4.29%	4.55%
5 year fixed rate	4.34%	4.75%	4.24%	4.54%
<ul style="list-style-type: none"> Maximum Interest Only Term is 5 years Interest Only Fixed rates revert to the Platinum Home Loan - Professional (Investment) Principal & Interest variable rate on expiry. Minimum lending amount \$750,000. New Home Loans only. Principal & Interest Fixed rates revert to the Platinum Home Loan – Professional (Investment) variable rate on expiry. 				
Bridging Loan			Interest Rate	
Investment			6.37%	

Personal Loan Products

Personal Loan	Principal & Interest	
	Interest Rate	Comparison Rate**
Secured	7.49%	7.84%
Unsecured	10.49%	10.85%

Green Personal Loan	Principal & Interest	
	Interest Rate	Comparison Rate**
Secured	7.29%	7.47%

- Available to purchase vehicles up to 5 years old, with a Greenhouse Rating of 7 or more according to the Australian Government [Green Vehicle Guide](#).

Business Loan Products

Business Loan	Interest Rate	
	Residential Secured	Commercial Secured
Variable rate (introductory rate for first 12 months)	4.65%	4.85%
Variable rate	5.40%	5.40%
1 year fixed rate	4.60%	4.80%
2 year fixed rate	4.60%	4.80%
3 year fixed rate	4.65%	4.85%
4 year fixed rate	4.80%	5.00%
5 year fixed rate	4.95%	5.15%

- Minimum lending amount \$50,000. Fixed rates revert to the Business Loan variable rate on expiry.
- Introductory Rate available for new loans only and Minimum lending amount is \$100,000.
- Introductory rates revert to the Business Loan variable rate after first 12 months

Business Vehicle Loan	Interest Rate
Secured (Fixed)	5.75%

- Minimum lending amount \$20,000 – Maximum lending \$150,000.

Overdraft	Interest Rate
Business (Secured)	6.79%
Business (Unsecured)	15.00%

Eligibility criteria, terms & conditions, fees & charges apply.

* Comparison rate is based on a loan amount of \$150,000 repayable over 25 years.

** Comparison rate is based on a loan amount of \$30,000 repayable over 5 years.

WARNING: The comparison rates are true only for the examples given and may not include all fees and charges. Different amounts and terms will result in different comparison rates. ABN 82 087 650 682 Australian Credit Licence 241000.