

Owner Occupied Home Loan Products

Basic Home Loan (Owner Occupied)	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
Variable rate [^]	3.33%	3.38%

- Maximum lending amount \$400k. Available for New Home loans only. Maximum LVR 80%
- [^] Interest Only Construction loans available. Interest only period will apply for a maximum of 12-month period, reverting to the Basic Home Loan (Owner Occupied) Variable Principal & Interest rate.

Standard Home Loan (Owner Occupied)	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
Variable rate [^]	4.78%	4.83%
1 year fixed rate	3.39%	4.70%
2 year fixed rate	3.19%	4.54%
3 year fixed rate	3.19%	4.41%
4 year fixed rate	3.59%	4.43%
5 year fixed rate	3.59%	4.43%

- Maximum Lending Amount \$250k. Fixed rates revert to the Standard Home Loan (Owner Occupied) variable rate on expiry.
- [^] Interest Only Construction loans available. Interest only period will apply for a maximum of 12-month period, reverting to the Standard Home Loan (Owner Occupied) Variable Principal & Interest rate.

Platinum Home Loan (Owner Occupied)	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
Variable rate	3.68%	4.09%
Variable rate – Construction Loan [^]	3.68%	4.13%
1 year fixed rate	3.29%	4.05%
2 year fixed rate	3.09%	3.98%
3 year fixed rate	3.09%	3.94%
4 year fixed rate	3.49%	4.02%
5 year fixed rate	3.49%	4.10%

- Minimum lending amount \$250k. Maximum lending amount \$750k. Fixed rates revert to the Platinum Home Loan variable rate on expiry.
- [^] Interest Only Construction loans available. Interest only period will apply for a maximum of 12-month period, reverting to the Platinum Home Loan (Owner Occupied) Variable Principal & Interest rate.
- [#] Intro rate applicable for the first year, after which the Platinum Home Loan variable rate will apply. Intro rate only available on new owner occupied, principle & interest Platinum Home Loans with a minimum loan amount of \$250k. Not available through Broker introduced business or for Investment Loans. Valid for new loan applications received from 1 October 2019 to 30 November 2019 and settled by 31 January 2020.

Platinum Home Loan - Professional (Owner Occupied)	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
Variable rate	3.53%	3.94%
Variable rate – Construction Loan [^]	3.53%	3.98%
1 year fixed rate	3.19%	3.91%
2 year fixed rate	2.99%	3.84%
3 year fixed rate	2.99%	3.80%
4 year fixed rate	3.39%	3.89%
5 year fixed rate	3.39%	3.97%

- Minimum lending amount \$750k. Fixed rates revert to the Platinum Home Loan – Professional variable rate on expiry.
- [^] Interest Only Construction loans available. Interest only period will apply for a maximum of 12-month period, reverting to the Platinum Home Loan - Professional (Owner Occupied) Variable Principal & Interest rate.

Bridging Loan (Owner Occupied)	Interest Only p.a	
	Interest Rate	Comparison Rate
Variable rate	5.93%	5.98%

Credit Eligibility criteria, terms & conditions, fees & charges apply. * Comparison rate is based on a loan amount of \$150,000 repayable over 25 years. 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. ABN 82 087 650 682 Australian Credit Licence 241000.

Investment Home Loan Products

Basic Home Loan (Investment)	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate [^]	3.93%	3.98%	3.63%	3.68%

- Maximum lending amount \$400k. Available for New Home loans only. Maximum LVR 80%. Maximum Interest Only Term is 5 years.
- [^] Construction loans available. Interest only period will apply for a maximum of 12-month period, reverting to the Basic Home Loan (Investment) Variable Interest Only rate.

Standard Home Loan (Investment)	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate [^]	5.58% [^]	5.63% [^]	5.18%	5.23%
1 year fixed rate	3.84%	5.46%	3.74%	5.09%
2 year fixed rate	3.64%	5.27%	3.54%	4.93%
3 year fixed rate	3.64%	5.11%	3.54%	4.79%
4 year fixed rate	4.04%	5.10%	3.94%	4.80%
5 year fixed rate	4.04%	4.99%	3.94%	4.80%

- Maximum Lending Amount \$250k. 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.
- [^] Construction loans available. Interest only period will apply for a maximum of 12-month period, reverting to the Standard Home Loan (Investment) Variable Interest Only rate.

Platinum Home Loan (Investment)	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate	4.38%	4.77%	4.08%	4.48%
Variable rate – Construction Loan [^]	4.38%	4.81%	-	-
1 year fixed rate	3.74%	4.71%	3.64%	4.43%
2 year fixed rate	3.54%	4.62%	3.44%	4.36%
3 year fixed rate	3.54%	4.55%	3.44%	4.31%
4 year fixed rate	3.94%	4.62%	3.84%	4.40%
5 year fixed rate	3.94%	4.59%	3.84%	4.46%

- Minimum lending amount \$250k. Maximum lending amount is \$750k. Maximum Interest Only Term is 5 years. Interest Only Fixed rates revert to the Platinum Home Loan (Investment) Principal & Interest variable rate on expiry. Principal & Interest Fixed rates revert to the Platinum Home Loan (Investment) variable rate on expiry.
- [^] Interest only period will apply for a maximum of 12-month period, reverting to the Platinum Home Loan (Investment) Variable Interest Only rate.

Platinum Home Loan - Professional (Investment)	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate	4.23%	4.62%	3.93%	4.33%
Variable rate – Construction Loan [^]	4.23%	4.67%	-	-
1 year fixed rate	3.64%	4.57%	3.54%	4.29%
2 year fixed rate	3.44%	4.48%	3.34%	4.22%
3 year fixed rate	3.44%	4.42%	3.34%	4.18%
4 year fixed rate	3.84%	4.49%	3.74%	4.27%
5 year fixed rate	3.84%	4.46%	3.74%	4.34%

- Minimum lending amount \$750k. 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. Principal & Interest Fixed rates revert to the Platinum Home Loan – Professional (Investment) variable rate on expiry.
- [^] Interest only period will apply for a maximum of 12-month period, reverting to the Platinum Home Loan - Professional (Investment) Variable Interest Only rate.

Credit Eligibility criteria, terms & conditions, fees & charges apply. * Comparison rate is based on a loan amount of \$150,000 repayable over 25 years. 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. ABN 82 087 650 682 Australian Credit Licence 241000.

Personal Loan Products

Personal Loan	Principal & Interest p.a.	
	Interest Rate	Comparison Rate**
Secured	7.49%	7.84%
Unsecured	9.49%	9.85%
New Vehicle	6.49%	6.84%

Business Loan Products

Business Loan	Interest Rate p.a.	
	Residential Secured	Commercial Secured
Variable rate - 12 month intro rate [^]	4.65%	4.85%
Variable rate	5.40%	5.60%
1 year fixed rate	4.20%	4.80%
2 year fixed rate	4.30%	4.80%
3 year fixed rate	4.15%	4.85%
4 year fixed rate	4.55%	5.00%
5 year fixed rate	4.55%	5.15%

- Minimum lending amount \$50k. Fixed rates revert to the Business Loan variable rate on expiry.
- [^] Business Loan Intro Rate available for new loans only and Minimum lending amount is \$100k. Intro rate reverts to the Business Loan variable rate after first 12 months.

Business Vehicle Loan	Interest Rate p.a.
Secured (Fixed)	5.75%

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

Overdraft	Interest Rate p.a.
Business (Secured)	6.79%
Business (Unsecured)	15.00%

Credit Eligibility criteria, terms & conditions, fees & charges apply. ** Comparison rate is based on a [secured]/[unsecured] loan amount of \$30,000 repayable over 5 years
 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. ABN 82 087 650 682 Australian Credit Licence 241000.