



Platinum Home Loan (Owner Occupied)	Interest Rate	Comparison Rate*
Variable rate	4.18%	4.38%
1 year fixed rate	3.99%	4.56%
2 year fixed rate	4.08%	4.55%
3 year fixed rate	4.14%	4.56%
4 year fixed rate	4.39%	4.64%
5 year fixed rate	4.44%	4.68%

Minimum lending amount \$400,000. New Home Loans only. Fixed rates revert to the Platinum Home Loan variable rate on expiry.

Platinum Home Loan (Investment)	Interest Rate	Comparison Rate*
Variable rate	4.48%	4.87%
1 year fixed rate	4.44%	4.86%
2 year fixed rate	4.24%	4.82%
3 year fixed rate	4.34%	4.83%
4 year fixed rate	4.74%	4.96%
5 year fixed rate	4.79%	4.99%

Minimum lending amount \$400,000. New Home Loans only. Fixed rates revert to the Platinum Home Loan (Investment) variable rate on expiry.

Platinum Home Loan - Professional (Owner Occupied)	Interest Rate	Comparison Rate*
Variable rate	3.98%	4.18%
1 year fixed rate	3.99%	4.38%
2 year fixed rate	3.99%	4.38%
3 year fixed rate	4.05%	4.40%
4 year fixed rate	4.29%	4.48%
5 year fixed rate	4.34%	4.52%

Minimum lending amount \$750,000. New Home Loans only. Fixed rates revert to the Platinum Home Loan – Professional variable rate on expiry.

Platinum Home Loan - Professional (Investment)	Interest Rate	Comparison Rate*
Variable rate	4.28%	4.67%
1 year fixed rate	4.35%	4.68%
2 year fixed rate	4.15%	4.65%
3 year fixed rate	4.24%	4.66%
4 year fixed rate	4.54%	4.76%
5 year fixed rate	4.59%	4.80%

Minimum lending amount \$750,000. New Home Loans only. Fixed rates revert to the Platinum Home Loan – Professional (Investment) variable rate on expiry.

Home Loan (Owner Occupied)	Interest Rate	Comparison Rate*
Variable rate (discount for the first 12 months)	3.68%	5.09%
Variable rate	5.18%	5.23%
1 year fixed rate	4.09%	5.13%
2 year fixed rate	4.09%	5.03%
3 year fixed rate	4.19%	4.97%
4 year fixed rate	4.49%	4.99%
5 year fixed rate	4.49%	4.94%

Fixed rates revert to the Home Loan variable rate on expiry.

Home Loan (Investment)	Interest Rate	Comparison Rate*
Variable rate	5.33%	5.38%
1 year fixed rate	4.34%	5.29%
2 year fixed rate	4.34%	5.20%
3 year fixed rate	4.44%	5.14%
4 year fixed rate	4.74%	5.18%
5 year fixed rate	4.79%	5.15%

Fixed rates revert to the Home Loan (Investment) variable rate on expiry.



Personal Loans	Interest Rate	Comparison Rate**
Fully Secured	7.49%	7.84%
Unsecured	10.49%	10.85%

Green Loans (Owner Occupied)	Interest Rate	Comparison Rate
Home Loan Variable Rate	4.48%	4.68%*
Personal Variable Rate (Secured)	7.29%	7.47%**

To be eligible for a Green Home Loan, the property must achieve a 7+ star rating according to the Nationwide Housing Energy Rating Scheme.

To be eligible for a Green Personal Loan, the vehicle must be up to 5 years old, with a Greenhouse rating of 7 or more according to the Green Vehicle Guide.

Business Loans	Interest Rate
Variable rate	5.40%
1 year fixed rate	4.80%
2 year fixed rate	4.80%
3 year fixed rate	4.90%
4 year fixed rate	5.05%
5 year fixed rate	5.25%

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

Line of Credit	Interest Rate
Business Loan	6.79%
Home Loan	5.43%

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.

**SAME DAY IN-PRINCIPLE HOME LOAN APPROVALS AVAILABLE
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