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## Owner Occupied Home Loan Products

Standard Home Loan (Owner Occupied)	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate	7.03%~	6.92%	6.73%	6.78%
1 year fixed rate^	6.29%	6.74%	5.99%	6.71%
2 year fixed rate^	6.19%	6.68%	5.89%	6.62%
3 year fixed rate^	6.24%	6.64%	5.94%	6.56%
4 year fixed rate^	6.49%	6.69%	6.19%	6.58%
5 year fixed rate^	6.59%	6.72%	6.29%	6.59%

Premium Home Loan (Owner Occupied)		Interest Only p.a.		Principal & Interest p.a.	
		Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
≤80% LVR	Variable rate	6.03%~	5.91%	5.73%	5.78%
	1 year fixed rate^	6.09%	5.82%	5.79%	5.79%
	2 year fixed rate^	5.99%	5.83%	5.69%	5.77%
	3 year fixed rate^	6.04%	5.87%	5.74%	5.78%
	4 year fixed rate^	6.29%	5.98%	5.99%	5.88%
	5 year fixed rate^	6.39%	6.07%	6.09%	5.94%
>80-95% LVR	Variable rate	6.53%~	6.42%	6.23%	6.28%
	1 year fixed rate^	6.29%	6.29%	5.99%	6.26%
	2 year fixed rate^	6.19%	6.27%	5.89%	6.22%
	3 year fixed rate^	6.44%	6.34%	5.94%	6.20%
	4 year fixed rate^	6.49%	6.38%	6.19%	6.27%
	5 year fixed rate^	6.59%	6.44%	6.29%	6.31%

Bridging Loan (Owner Occupied)	Interest Only p.a.	
	Interest Rate	Comparison Rate*
Variable rate	7.08%	7.13%

### Important information

All rates available for new business only and are subject to change without notice. Credit eligibility criteria, terms and conditions, fees and charges apply and may change without notice.

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

^ At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

~Variable interest only option available for maximum five-year periods reverting thereafter to the P&I variable rate.

**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.

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## Investment Home Loan Products

Standard Home Loan (Investment)	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate	7.23%~	7.12%	6.93%	6.98%
1 year fixed rate^	6.49%	6.94%	6.19%	6.91%
2 year fixed rate^	6.39%	6.87%	6.09%	6.81%
3 year fixed rate^	6.34%	6.81%	6.04%	6.73%
4 year fixed rate^	6.59%	6.86%	6.29%	6.75%
5 year fixed rate^	6.49%	6.79%	6.39%	6.74%

Premium Home Loan (Investment)		Interest Only p.a.		Principal & Interest p.a.	
		Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
≤80% LVR	Variable rate	6.23%~	6.11%	5.93%	5.98%
	1 year fixed rate^	6.29%	6.02%	5.99%	5.99%
	2 year fixed rate^	6.19%	6.03%	5.89%	5.97%
	3 year fixed rate^	6.14%	6.04%	5.84%	5.96%
	4 year fixed rate^	6.39%	6.15%	6.09%	6.04%
	5 year fixed rate^	6.49%	6.23%	6.19%	6.10%
>80-90% LVR	Variable rate	6.73%~	6.62%	6.43%	6.48%
	1 year fixed rate^	6.49%	6.49%	6.19%	6.46%
	2 year fixed rate^	6.39%	6.48%	6.09%	6.42%
	3 year fixed rate^	6.34%	6.46%	6.04%	6.37%
	4 year fixed rate^	6.59%	6.54%	6.29%	6.43%
	5 year fixed rate^	6.69%	6.60%	6.39%	6.47%

### Important information

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^ At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

~Variable interest only option available for maximum five-year periods reverting thereafter to the P&I variable rate.

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## Business Loan Products

Business Loan		Interest Rate p.a.	
		Residential Secured	Development / Commercial Secured
≤75% LVR	Variable rate <sup>~</sup>	6.25%	6.75%
	1 year fixed rate <sup>^</sup>	5.99%	6.29%
	2 year fixed rate <sup>^</sup>	5.89%	6.19%
	3 year fixed rate <sup>^</sup>	5.84%	6.14%
	4 year fixed rate <sup>^</sup>	6.09%	6.39%
	5 year fixed rate <sup>^</sup>	6.19%	6.49%
>75% LVR	Variable rate <sup>~</sup>	6.75%	7.25%
	1 year fixed rate <sup>^</sup>	6.19%	6.49%
	2 year fixed rate <sup>^</sup>	6.09%	6.39%
	3 year fixed rate <sup>^</sup>	6.04%	6.34%
	4 year fixed rate <sup>^</sup>	6.29%	6.59%
	5 year fixed rate <sup>^</sup>	6.39%	6.69%

Business Vehicle Loan	Interest Rate p.a.
Secured (Fixed)	7.35%

Overdraft	Reference Rates - Interest Rate p.a.
Business (Residential Security)	8.00%
Business (Commercial Security)	9.00%
Business (Unsecured)	14.00%

### Important information

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<sup>^</sup> At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

<sup>~</sup> Variable interest only option available for maximum five-year periods reverting thereafter to the P&I variable rate.

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## Reverse Mortgages

Reverse Mortgage Loan	Interest Rate p.a.	Comparison Rate p.a. <sup>2</sup>
Secured (Variable) discount rate	5.85% <sup>1</sup>	7.23%
Secured (Variable) rate	7.33%	7.38%

## Personal Loan Products

Personal Loan	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
New Vehicle Loan fixed rate	7.99%	8.90%
Secured fixed rate	7.99%	8.90%
Unsecured fixed rate <sup>3</sup>	9.39%	10.30%

### Important information

All rates available for new business only and are subject to change without notice. Credit eligibility criteria, terms and conditions, fees and charges apply and may change without notice.

Reverse Mortgage Loan:

<sup>1</sup>Discount rate offered for 12 months only. Interest rate reverts to the secured variable rate after 12 months.

<sup>2</sup>The comparison rate for the Reverse Mortgage is based on a loan amount of \$150,000 repayable over 25 years.

Personal Loan:

\*The comparison rate for Personal Loans is based on a loan amount of \$30,000 repayable over 5 years.

<sup>3</sup>Unsecured fixed rates available starting from 9.39%. Determined upon application and subject to applicant's credit score.

**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.