

Loans Interest Rates Schedule

Owner Occupied Home Loans	Rate p.a.	Comparison rate p.a.
First Home Buyers Basic Variable	3.22%	3.25% ³
First Home Buyers Standard Variable	3.32%	3.35% ³
Basic Variable	3.22%	3.28% ³
Standard Variable	3.32%	3.38% ³
Bridging Loan Variable	4.45%	4.50% ³
1 Year Fixed	3.04% ¹	3.35% ³
2 Year Fixed	3.04% ¹	3.33% ³
3 Year Fixed	2.99% ¹	3.29% ³
5 Year Fixed	3.54% ¹	3.47% ³
Mortgage Secured Overdraft	4.45%	N/A

Personal Loans	Rate p.a.	Comparison rate p.a.
Personal Loan Unsecured	7.99%	8.20% [^]
Debt Consolidation Loan	11.99%	12.21% [^]
New Car Loan	6.45%	6.66% [^]
Green Loan [#]	6.10%	6.10% [^]
Term Deposit Secured Loan	4.45%	4.65% [^]

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	Rate p.a.	Comparison rate p.a.
Investment Variable (Principal & Interest)	3.82%	3.88% ³
Investment Variable (Interest Only)	3.92%	3.98% ³
1 Year Fixed (Principal & Interest)	3.29% ²	3.83% ³
2 Year Fixed (Principal & Interest)	3.29% ²	3.78% ³
3 Year Fixed (Principal & Interest)	3.24% ²	3.73% ³
5 Year Fixed (Principal & Interest)	3.79% ²	3.87% ³
1 Year Fixed (Interest Only)	3.49% ²	3.93% ³
2 Year Fixed (Interest Only)	3.49% ²	3.90% ³
3 Year Fixed (Interest Only)	3.44% ²	3.87% ³
5 Year Fixed (Interest Only)	3.99% ²	3.98% ³

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 (Principal & Interest) home loan rate current 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.

[#] Available for the purchase of selected Green products only.

[^] 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.