

# Home Loans

Rates Effective 16 Apr 2020



## Owner Occupied

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Interest rates	LVR	Repayments	Annual Rate	Comparison Rate
	<=80%	Principal & Interest	3.14%	3.18%
	<=80%	Interest Only	3.29%	3.33%
	80.01% <= 90%	Principal & Interest	3.19%	3.23%
	80.01% <= 90%	Interest Only	3.34%	3.38%
	90.01% - 95%	Principal & Interest	3.29%	3.33%
	90.01% - 95%	Interest Only	3.44%	3.48%

Flexible Choice Home Loan - 24 Month Introductory Offer

Interest rates	LVR	Repayments	Annual Rate	Comparison Rate
	<=80%	Principal & Interest	2.75%	3.98%
	<=80%	Interest Only	2.90%	4.13%
	80.01% <= 90%	Principal & Interest	2.80%	4.03%
	80.01% <= 90%	Interest Only	2.95%	4.18%
	90.01% - 95%	Principal & Interest	2.90%	4.13%
	90.01% - 95%	Interest Only	3.05%	4.27%

Flexible Choice Home Loan - Standard Variable Rate

Interest rates	LVR	Repayments	Annual Rate	Comparison Rate
	<=80%	Principal & Interest	4.19%	4.23%
	<=80%	Interest Only	4.34%	4.38%
	80.01% <= 90%	Principal & Interest	4.24%	4.28%
	80.01% <= 90%	Interest Only	4.39%	4.43%
	90.01% - 95%	Principal & Interest	4.34%	4.38%
	90.01% - 95%	Interest Only	4.49%	4.54%

## Fixed Rate Loans

Interest rates	LVR	Repayments	Annual Rate	Comparison Rate
Owner Occupied Fixed 1 Year	<=80%	<b>Principal &amp; Interest</b>	<b>2.45%</b>	<b>4.07%</b>
	<=80%	<b>Interest Only</b>	<b>2.60%</b>	<b>4.22%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>2.80%</b>	<b>4.03%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>2.65%</b>	<b>4.27%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>2.60%</b>	<b>4.22%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>2.75%</b>	<b>4.37%</b>
Owner Occupied Fixed 2 Year	<=80%	<b>Principal &amp; Interest</b>	<b>2.75%</b>	<b>3.98%</b>
	<=80%	<b>Interest Only</b>	<b>2.90%</b>	<b>4.13%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>2.80%</b>	<b>4.03%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>2.95%</b>	<b>4.13%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>2.90%</b>	<b>4.13%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>3.05%</b>	<b>4.27%</b>
Owner Occupied Fixed 3 Year	<=80%	<b>Principal &amp; Interest</b>	<b>3.10%</b>	<b>3.95%</b>
	<=80%	<b>Interest Only</b>	<b>3.25%</b>	<b>4.10%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>3.15%</b>	<b>4.00%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>3.30%</b>	<b>4.15%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>3.25%</b>	<b>4.10%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>3.40%</b>	<b>4.25%</b>
Owner Occupied Fixed 4 Year	<=80%	<b>Principal &amp; Interest</b>	<b>3.50%</b>	<b>4.00%</b>
	<=80%	<b>Interest Only</b>	<b>3.65%</b>	<b>4.15%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>3.55%</b>	<b>4.05%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>3.70%</b>	<b>4.20%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>3.65%</b>	<b>4.15%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>3.80%</b>	<b>4.30%</b>
Owner Occupied Fixed 5 Year	<=80%	<b>Principal &amp; Interest</b>	<b>3.75%</b>	<b>4.06%</b>
	<=80%	<b>Interest Only</b>	<b>3.90%</b>	<b>4.20%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>3.80%</b>	<b>4.11%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>3.95%</b>	<b>4.25%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>3.90%</b>	<b>4.20%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>4.05%</b>	<b>4.35%</b>

# Residential Investment

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Interest rates	LVR	Repayments	Annual Rate	Comparison Rate
	<=80%	Principal & Interest	3.39%	3.43%
	<=80%	Interest Only	3.54%	3.58%
	80.01% <= 90%	Principal & Interest	3.44%	3.48%
	80.01% <= 90%	Interest Only	3.59%	3.63%
	90.01% - 95%	Principal & Interest	3.54%	3.58%
	90.01% - 95%	Interest Only	3.69%	3.73%

Flexible Choice Home Loan - 24 Month Introductory Offer

Interest rates	LVR	Repayments	Annual Rate	Comparison Rate
	<=80%	Principal & Interest	3.45%	4.67%
	<=80%	Interest Only	3.60%	4.82%
	80.01% <= 90%	Principal & Interest	3.50%	4.72%
	80.01% <= 90%	Interest Only	3.65%	4.87%
	90.01% - 95%	Principal & Interest	3.60%	4.82%
	90.01% - 95%	Interest Only	3.75%	4.97%

Flexible Choice Home Loan - Standard Variable Rate

Interest rates	LVR	Repayments	Annual Rate	Comparison Rate
	<=80%	Principal & Interest	4.89%	4.94%
	<=80%	Interest Only	5.04%	5.09%
	80.01% <= 90%	Principal & Interest	4.94%	4.99%
	80.01% <= 90%	Interest Only	5.09%	5.14%
	90.01% - 95%	Principal & Interest	5.04%	5.09%
	90.01% - 95%	Interest Only	5.19%	5.24%

Interest rates	LVR	Repayments	Annual Rate	Comparison Rate
Investment Fixed 1 Year	<=80%	<b>Principal &amp; Interest</b>	<b>2.70%</b>	<b>4.73%</b>
	<=80%	<b>Interest Only</b>	<b>2.85%</b>	<b>4.87%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>2.75%</b>	<b>4.78%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>2.90%</b>	<b>4.94%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>2.85%</b>	<b>4.87%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>3.00%</b>	<b>5.02%</b>
Investment Fixed 2 Year	<=80%	<b>Principal &amp; Interest</b>	<b>3.00%</b>	<b>4.59%</b>
	<=80%	<b>Interest Only</b>	<b>3.15%</b>	<b>4.74%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>3.05%</b>	<b>4.65%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>3.20%</b>	<b>4.79%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>3.15%</b>	<b>4.74%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>3.30%</b>	<b>4.88%</b>
Investment Fixed 3 Year	<=80%	<b>Principal &amp; Interest</b>	<b>3.35%</b>	<b>4.53%</b>
	<=80%	<b>Interest Only</b>	<b>3.50%</b>	<b>4.67%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>3.40%</b>	<b>4.58%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>3.55%</b>	<b>4.72%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>3.50%</b>	<b>4.67%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>3.65%</b>	<b>4.82%</b>
Investment Fixed 4 Year	<=80%	<b>Principal &amp; Interest</b>	<b>3.75%</b>	<b>4.54%</b>
	<=80%	<b>Interest Only</b>	<b>3.90%</b>	<b>4.69%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>3.80%</b>	<b>4.59%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>3.95%</b>	<b>4.74%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>3.90%</b>	<b>4.69%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>4.05%</b>	<b>4.84%</b>
Investment Fixed 5 Year	<=80%	<b>Principal &amp; Interest</b>	<b>4.00%</b>	<b>4.57%</b>
	<=80%	<b>Interest Only</b>	<b>4.15%</b>	<b>4.72%</b>
	80.01% <= 90%	<b>Principal &amp; Interest</b>	<b>4.05%</b>	<b>4.62%</b>
	80.01% <= 90%	<b>Interest Only</b>	<b>4.20%</b>	<b>4.76%</b>
	90.01% - 95%	<b>Principal &amp; Interest</b>	<b>4.15%</b>	<b>4.72%</b>
	90.01% - 95%	<b>Interest Only</b>	<b>4.30%</b>	<b>4.86%</b>

COMPARISON RATE WARNING: Home loan comparison rates are based on a loan amount of \$150,000 over the term of 25 years. These comparison rates apply only to the examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw and early repayment fees and cost savings such as fee waivers are not included in the Comparison Rate but may influence the cost of the loan.

Interest rates are expressed as % p.a. and are subject to change without notification.

