



Interest Rate Schedule - Lending Products

Effective date - 2 February 2024

All loans are subject to lending criteria, terms and conditions. Interest rates are on a per annum basis and are subject to change. Your loan contract will specify which interest rates, fees and charges apply to your loan.

HOME LOANS ⁹			
OWNER OCCUPIED & INVESTMENT PROPERTIES (self-employed, construction loans, first home buyers)			
	Introductory Variable ²	Interest Rate	Comparison Rate ¹
VARIABLE RATES	2 Year	5.94%	7.16%
			Moves to Standard Variable interest rate at the expiry of the introductory term
	Base Variable ³	6.39%	6.45%
	Standard Variable ⁴	7.39%	7.46%
FIXED RATES			
	Standard Fixed ⁴		
	1 Year	5.94%	7.30%
	2 Year	5.99%	7.17%
	3 Year	6.14%	7.09%
			Moves to Standard Variable interest rate at the expiry of the fixed term
PERSONAL LOANS			
		Interest Rate	Comparison Rate
VARIABLE RATES	New Cars ^{7/8}	7.39%	7.74%
	Secured ⁷	11.39%	11.75%
	Unsecured ⁶	14.39%	14.76%
OVERDRAFT			
		Interest Rate	
VARIABLE RATES	Personal Unsecured	15.90%	
	Mortgage Secured	10.95%	

Lending criteria, terms & conditions, fees & charges apply. **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. 1. These comparison rates are based on a \$150,000 loan over 25 years. 2. Minimum loan amount of \$150,000 and can borrow up to 95% of property value. 3. Minimum loan amount of \$150,000 and can borrow up to 95% of property value. No offset account. 4. Minimum loan amount \$20,000 and can borrow up to 95% of property value. 6. Comparison rate is based on a \$10,000 loan over 3 years. Minimum term 18 months. 7. Comparison rate is based on a \$30,000 secured loan over 5 years. 8. Current calendar year manufacture date up to 3 years of age. Minimum borrowing amount is \$15,000. 9. Switching Fee of \$250 applies to all Home Loan products