

		Standard Variable Rate	Reward Rate Variable	Basic Variable Rate	Flying Start Introductory Rate	1 year fixed rate	2 year fixed rate	3 year fixed rate	5 year fixed rate								
Annual Percentage Rate (per annum)		7.25%	6.70%	6.57%	6.00% reverting to 7.25%	6.80% reverting to 7.25%	7.40% reverting to 7.25%	7.80% reverting to 7.25%	8.10% reverting to 7.25%								
		Comparison Rate (per annum)															
Amount # #	Term	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv
\$30,000	5 years	8.62%	9.19%	8.07%	8.64%	8.51%	8.51%	8.15%	8.72%	8.45%	9.02%	8.72%	9.29%	9.10%	9.66%	9.49%	10.05%
\$50,000	7 years	7.85%	8.18%	7.30%	7.63%	7.50%	7.50%	7.49%	7.82%	7.72%	8.05%	7.93%	8.26%	8.24%	8.57%	8.65%	8.97%
\$70,000	25 years	7.41%	7.58%	6.85%	7.03%	6.90%	6.90%	7.27%	7.45%	7.36%	7.53%	7.44%	7.62%	7.57%	7.75%	7.80%	7.98%
\$100,000	25 years	7.36%	7.48%	6.81%	6.93%	6.80%	6.80%	7.22%	7.35%	7.31%	7.43%	7.39%	7.51%	7.52%	7.65%	7.75%	7.88%
\$130,000	25 years	7.33%	7.43%	6.78%	6.88%	6.75%	6.75%	7.20%	7.29%	7.29%	7.38%	7.36%	7.46%	7.50%	7.59%	7.73%	7.82%
\$150,000	25 years	7.32%	7.41%	6.77%	6.86%	6.73%	6.73%	7.19%	7.27%	7.27%	7.36%	7.35%	7.44%	7.49%	7.57%	7.72%	7.80%
\$200,000	25 years	7.30%	7.37%	6.75%	6.82%	6.69%	6.69%	7.17%	7.23%	7.26%	7.32%	7.34%	7.40%	7.47%	7.53%	7.70%	7.79%
\$225,000	25 years	7.30%	7.35%	6.75%	6.80%	6.67%	6.67%	7.16%	7.22%	7.25%	7.31%	7.33%	7.38%	7.46%	7.52%	7.69%	7.75%
\$250,000	25 years	7.29%	7.34%	6.74%	6.79%	6.66%	6.66%	7.16%	7.21%	7.25%	7.29%	7.32%	7.37%	7.46%	7.51%	7.69%	7.74%
\$275,000	30 years	7.29%	7.33%	6.73%	6.78%	6.65%	6.65%	7.17%	7.21%	7.24%	7.29%	7.31%	7.36%	7.43%	7.48%	7.64%	7.69%
\$300,000	30 years	7.28%	7.32%	6.73%	6.77%	6.64%	6.64%	7.16%	7.20%	7.24%	7.28%	7.31%	7.35%	7.43%	7.47%	7.64%	7.68%

		Personal Loan - Secured #	Personal Loan - Unsecured	Personal Loan - New Car #	Personal Loan - Variable Rate New Car #
Annual Percentage Rate (per annum)		10.35%	11.99%	9.35%	9.70%
Amount	Term	Comparison Rate (per annum)			
\$2,500	2 years	-	17.22%	-	-
\$5,000	2 years	-	14.56%	-	-
\$10,000	3 years	11.22%	12.87%	10.21%	10.57%
\$15,000	4 years	10.79%	12.44%	9.79%	10.14%
\$20,000	4 years	10.68%	12.33%	9.68%	10.03%
\$25,000	5 years	10.57%	12.21%	9.57%	9.92%
\$30,000	5 years	10.53%	-	9.53%	9.88%
\$50,000	7 years	9.71%	-	8.77%	9.78%

WARNING: The comparison rate only applies to the example or examples given above. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or 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.

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Secured Personal Loan

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