

INTEREST RATES

Loans & Credit Cards

Interest Rate Schedule	Comparison Rate	
ALL IN ONE HOME LOAN Housing & Investment	6.77% pa	-
STANDARD VARIABLE Housing & Investment	6.75% pa	6.82% pa ¹
BASIC VARIABLE Housing & Investment	6.07% pa	6.23% pa ¹
FLYING START HOME LOAN[#] Housing & Investment (Introductory Rate)	5.50% pa	6.69% pa ¹
FIXED LOANS Housing & Investment		
1 year fixed	6.60% pa	6.80% pa ¹
2 year fixed	7.20% pa	6.91% pa ¹
3 year fixed	7.60% pa	7.07% pa ¹
5 year fixed	7.90% pa	7.35% pa ¹
VARIABLE PERSONAL LOANS Variable Rate New Car Loan	9.20% pa	9.38% pa ²
FIXED PERSONAL LOANS New Car Loan – Secured by Bill of Sale	8.80% pa	8.98% pa ²
Secured Personal Loan by Bill of Sale over Motor Vehicle	9.80% pa	10.07% pa ³
Unsecured Personal Loan	11.49% pa	11.86% pa ⁴
Mastercard	17.99% pa	-
Low Rate Mastercard	11.85% pa	-
OVERDRAFTS Unsecured	16.50% pa	-
Mortgage Secured	13.65% pa	-

Interest Rates are current at the time of printing and are subject to change without notice. Terms and Conditions, fees and charges apply, and are available on request. These rates do not apply to business or commercial loans.

[#] This interest rate is 1.25% below the Standard Variable rate for a period of 12 months. After 12 months the rate reverts back to the Standard Variable rate applying at that time.

¹ Based on a loan for an amount of \$150,000 secured over a term of 25 years.

Comparison rates shown on this flyer are for Owner Occupied only. See Comparison Rate Schedule for more detail.

² Based on a loan for an amount of \$30,000 secured over a term of 5 years.

³ Based on a loan for an amount of \$20,000 secured over a term of 5 years

⁴ Based on a loan for an amount of \$15,000 over a term of 5 years

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.