

## Interest Rate Schedule - Lending Products

Effective date - 21 October 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<sup>9</sup>

#### OWNER OCCUPIED & INVESTMENT PROPERTIES (self-employed, construction loans, first home buyers)

	Introductory Variable <sup>2</sup>	Interest Rate	Comparison Rate <sup>1</sup>	
VARIABLE RATES	2 Year	5.94%	7.16%	Moves to Standard Variable interest rate at the expiry of the introductory term
	Base Variable <sup>3</sup>	6.14%	6.20%	
	Standard Variable <sup>4</sup>	7.39%	7.46%	
FIXED RATES	Standard Fixed <sup>4</sup>			
	1 Year	5.94%	7.30%	Moves to Standard Variable interest rate at the expiry of the fixed term
	2 Year	5.69%	7.11%	
	3 Year	5.79%	6.99%	

### PERSONAL LOANS

		Interest Rate	Comparison Rate
VARIABLE RATES	New Cars <sup>7/8</sup>	7.39%	7.74%
	Secured <sup>7</sup>	11.39%	11.75%
	Unsecured <sup>6</sup>	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