

## Interest Rate Schedule - Lending Products

Effective date 13 April 2026

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

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

|                       | Interest Rate                             | Comparison Rate <sup>1</sup> |  |
|-----------------------|---|------------------------------|--|
| <b>VARIABLE RATES</b> | <b>Essential Low Rate<sup>5</sup></b>     | 6.14%                        | 6.19%  |
|                       | <b>Introductory Essential<sup>9</sup></b> |                              |  |
|                       | 2 Year                                    | 5.64%                        | 5.69%  |
|                       |   |                              | Moves to Essential Low Rate at the expiry of the introductory term |
|                       | <b>Introductory Variable<sup>2</sup></b>  |                              |  |
|                       | 2 Year                                    | 5.69%                        | 5.74%  |
|                       | 3 Year                                    | 5.59%                        | 6.64%  |
|                       | <b>Base Variable<sup>3</sup></b>          | 5.89%                        | 5.94%  |
|                       | <b>Standard Variable<sup>4</sup></b>      | 7.14%                        | 7.19%  |

|                    |                                    |       |  |
|--------------------|------------------------------------|-------|--|
| <b>FIXED RATES</b> | <b>Essential Fixed<sup>5</sup></b> |       |  |
|                    | 1 Year                             | 5.99% | 6.17%  |
|                    | 2 Year                             | 5.89% | 6.14%  |
|                    | 3 Year                             | 6.19% | 6.20%  |
|                    | <b>Standard Fixed<sup>4</sup></b>  |       |  |
|                    | 1 Year                             | 6.09% | 7.08%  |
|                    | 2 Year                             | 5.99% | 6.96%  |
|                    | 3 Year                             | 6.29% | 6.94%  |
|                    |                                    |       | Moves to Standard Variable interest rate at the expiry of the fixed term |

### OVERDRAFT

|                       | Interest Rate             |
|-----------------------|---------------------------|
| <b>VARIABLE RATES</b> | <b>Personal Unsecured</b> |
|                       | 15.90%                    |
|                       | <b>Mortgage Secured</b>   |
|                       | 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. New loans with a minimum borrowing balance of \$250,000 and up to 95% of property value. 3. New loans with a minimum borrowing balance of \$150,000 and up to 95% of property value. No offset account. No participation in the Relationship rebate. No fixed or split loan capability. Switching fee of \$250 applies. 4. New loans minimum borrowing amount \$20,000 and up to 95% of property value. 5. New loans with a minimum borrowing amount \$150,000 and up to 95% of property value. No offset account. No redraw. No participation in the Relationship rebate. 6. Comparison rate is based on a \$10,000 loan over 3 years. Minimum term 18 months. 9. New loans with a minimum borrowing amount of \$350,000 and up to 95% of property value. No offset account. No redraw. Principal and Interest repayments only.