



Loan Interest Rate Schedule

Effective 01st May 2018

Basic Home Loan	Interest Rate	Comparison Rate*
Variable rate	3.68%	3.69%

- Maximum lending amount \$400,000. Available for New Home loans only.
- Maximum LVR 80%

Platinum Home Loan - Professional (Owner Occupied)	Interest Rate	Comparison Rate*
Variable rate (introductory rate for the first 12 months)	3.68%	4.35%
Variable rate	3.98%	4.38%
1 year fixed rate	3.89%	4.37%
2 year fixed rate	3.89%	4.36%
3 year fixed rate	3.99%	4.38%
4 year fixed rate	4.29%	4.48%
5 year fixed rate	4.34%	4.52%

- Minimum lending amount \$750,000. New Home Loans only. Fixed rates revert to the Platinum Home Loan – Professional variable rate on expiry.
- Introductory rates revert to the Platinum Home Loan – Professional (Owner Occupied) variable rate after first 12 months. Available for new loans only.

Platinum Home Loan (Owner Occupied)	Interest Rate	Comparison Rate*
Variable rate (introductory rate for the first 12 months)	3.68%	4.53%
Variable rate	4.18%	4.57%
1 year fixed rate	3.99%	4.56%
2 year fixed rate	3.99%	4.54%
3 year fixed rate	4.05%	4.54%
4 year fixed rate	4.39%	4.64%
5 year fixed rate	4.44%	4.68%

- Minimum lending amount \$400,000. New Home Loans only. Fixed rates revert to the Platinum Home Loan variable rate on expiry.
- Introductory rates revert to the Platinum Home Loan (Owner Occupied) variable rate after first 12 months. Available for new loans only.

Standard Home Loan (Owner Occupied)	Interest Rate	Comparison Rate*
Variable rate (introductory rate for the first 12 months)	3.68%	5.09%
Variable rate	5.18%	5.23%
1 year fixed rate	4.09%	5.13%
2 year fixed rate	4.09%	5.03%
3 year fixed rate	4.09%	4.94%
4 year fixed rate	4.49%	4.99%
5 year fixed rate	4.49%	4.94%

- Fixed rates revert to the Standard Home Loan (Owner Occupied) variable rate on expiry.
- Introductory rates revert to the Standard Home Loan (Owner Occupied) variable rate after first 12 months. Available for new loans only.

Bridging Loan	Interest Rate
Owner Occupied	8.57%

Personal Loan	Interest Rate	Comparison Rate**
Secured	7.49%	7.84%
Unsecured	10.49%	10.85%

Green Personal Loan	Interest Rate	Comparison Rate**
Secured	7.29%	7.47%

- Green Personal Loans are available to purchase vehicles up to 5 years old, with a Greenhouse Rating of 7 or more according to the Australian Government [Green Vehicle Guide](#).



Loan Interest Rate Schedule

Effective 01st May 2018

Business Loan	Interest Rate
Variable rate (residential secured introductory rate for first 12 months)	4.65%
Variable rate (commercial secured introductory rate for first 12 months)	4.85%
Variable rate	5.40%
1 year fixed rate	4.80%
2 year fixed rate	4.80%
3 year fixed rate	4.90%
4 year fixed rate	5.05%
5 year fixed rate	5.25%

- Minimum lending amount \$50,000. Fixed rates revert to the Business Loan variable rate on expiry. Minimum lending amount for introductory rate is \$100,000.
- Available for new loans only. Introductory rates revert to the Business Loan variable rate after first 12 months.

Business Vehicle Loan	Interest Rate
Secured (Fixed)	5.75%

- Minimum lending amount \$20,000 – Maximum lending \$150,000.
- Maximum term 5 years (No residual/balloon payment)
- Available to New & Existing Customer - Conditions Apply
- ABN registered for a minimum of 2 years
- Only available for Brand new Vehicles

Overdraft	Interest Rate
Business (Secured)	6.79%
Business (Unsecured)	15.00%

Eligibility criteria, terms & conditions, fees & charges apply.

* Comparison rate is based on a loan amount of \$150,000 repayable over 25 years.

** Comparison rate is based on a loan amount of \$30,000 repayable over 5 years.

WARNING: The comparison rates are true only for the examples given and may not include all fees and charges. Different amounts and terms will result in different comparison rates. ABN 82 087 650 682 Australian Credit Licence 241000.

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