



Loan Interest Rate Schedule

Effective 1st February 2018

Platinum Home Loan (Owner Occupied)	Interest Rate	Comparison Rate*
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.

Platinum Home Loan - Professional (Owner Occupied)	Interest Rate	Comparison Rate*
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.

Home Loan (Owner Occupied)	Interest Rate	Comparison Rate*
Variable rate (discount 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 Home Loan variable rate on expiry.

Green Home Loan (Owner Occupied)	Interest Rate	Comparison Rate
Variable Rate	4.48%	4.68%*

- To be eligible for a Green Home Loan, the property must achieve a 7+ star rating according to the Nationwide Housing Energy Rating Scheme.

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

Green Personal Loan	Interest Rate	Comparison Rate
Variable Rate (Secured)	7.29%	7.47%**

- To be eligible for a Green Personal Loan, the vehicle must be up to 5 years old, with a Greenhouse rating of 7 or more according to the Green Vehicle Guide.

Business Loan	Interest Rate
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%



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

Line of Credit	Interest Rate
Business Loan	6.79%
Home Loan	5.43%

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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