

## Interest Rate Information Sheet

### Full Doc Products

All rates displayed are per annum

Variable				
Rates applicable where loan amount is over \$200,000	Interest Rate		Comparison Rate <sup>6</sup>	
	LVR ≤ 75% Rate	LVR ≤ 90% Rate	LVR ≤ 75% Rate	LVR ≤ 90% Rate
Pro Pack Premium	<b>6.10%</b> <sup>1,4</sup>	<b>6.20%</b> <sup>1,2</sup>	6.25%	6.34%
Premium	<b>6.20%</b> <sup>1,4</sup>	<b>6.30%</b> <sup>1,2</sup>	6.20%	6.30%
Line of Credit	<b>6.35%</b> <sup>1,4</sup>	<b>6.45%</b>	-	-

Fixed Rates <sup>1,2,3</sup>				
Fixed Combo Products				
Fixed Combo products are available where ≤50% of the total loan facility is fixed.	Interest Rate		Comparison Rate <sup>6</sup>	
	Pro Pack Combo	Combo	Pro Pack Combo	Combo
1 Year	<b>5.89%</b>	<b>5.99%</b>	6.31%	6.27%
2 Years	<b>6.06%</b>	<b>6.16%</b>	6.32%	6.27%
3 Years	<b>6.16%</b>	<b>6.26%</b>	6.33%	6.29%
5 Years	<b>6.72%</b>	<b>6.82%</b>	6.57%	6.53%

  

Standard Fixed Products				
	Interest Rate		Comparison Rate <sup>6</sup>	
	Pro Pack Fixed	Fixed	Pro Pack Fixed	Fixed
1 Year	<b>6.04%</b>	<b>6.14%</b>	6.33%	6.28%
2 Years	<b>6.21%</b>	<b>6.31%</b>	6.35%	6.30%
3 Years	<b>6.31%</b>	<b>6.41%</b>	6.38%	6.33%
5 Years	<b>6.87%</b>	<b>6.97%</b>	6.64%	6.60%

Applies to new business only. Please contact Customer Care for rates on settled business.  
Break costs are payable if facility is repaid in part or in full prior to the fixed rate expiration date.  
Rate Lock available - \$395 per loan, payable at time of application. Interest rate guaranteed not to change for up to 2 months.

Fees <sup>5</sup>	
Application Fee	Nil
Annual Fee	Optional (Nil or \$330 on the Pro Pack Premium products)
Construction Fee	\$300 - Applies at the first draw down of the loan

<sup>1</sup> An interest rate loading of 0.10% applies for vacant land loans.

<sup>2</sup> An interest rate loading of 0.15% p.a. applies for loans with a base LVR greater than 90%.

<sup>3</sup> A rate reduction of 0.10% is available on Fixed rate loans over \$200,000 where LVR ≤ 75% .

<sup>4</sup> Where Loan Amount is below \$200,000, the ≤ 90% rate will apply.

<sup>5</sup> For full details for fees and charges, refer to the Fees and Charges Booklet available from your broker.

<sup>6</sup> This comparison rate is for a loan of \$300,000 over 25 years. WARNING: This comparison rate applies only to the example given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees and cost savings, such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.

See reverse for Self Employed Lite rates

## Interest Rate Information Sheet

### Self Employed Lite Products

All rates displayed are per annum

Variable				
Rates applicable where loan amount is over \$200,000	Interest Rate		Comparison Rate <sup>6</sup>	
	LVR ≤ 60% Rate	LVR > 60% Rate	LVR ≤ 60% Rate	LVR > 60% Rate
Pro Pack Premium	6.40% <sup>1,4</sup>	6.60% <sup>1,2</sup>	6.54%	6.74%
Premium	6.50% <sup>1,4</sup>	6.70% <sup>1,2</sup>	6.50%	6.70%
Line of Credit	6.65% <sup>1,4</sup>	6.85%	-	-

Fixed Rates <sup>1,2,3</sup>				
Fixed Combo Products				
Fixed Combo discount of 0.15% p.a. applicable where fixed loan ≤50% of the total loan facility.	Interest Rate		Comparison Rate <sup>6</sup>	
	Pro Pack Combo	Combo	Pro Pack Combo	Combo
1 Year	6.29%	6.39%	6.71%	6.67%
2 Years	6.46%	6.56%	6.71%	6.67%
3 Years	6.56%	6.66%	6.73%	6.69%
5 Years	7.12%	7.22%	6.97%	6.93%
Standard Fixed Products				
	Interest Rate		Comparison Rate <sup>6</sup>	
	Pro Pack Fixed	Fixed	Pro Pack Fixed	Fixed
1 Year	6.44%	6.54%	6.73%	6.68%
2 Years	6.61%	6.71%	6.74%	6.70%
3 Years	6.71%	6.81%	6.77%	6.73%
5 Years	7.27%	7.37%	7.04%	7.00%
Applies to new business only. Please contact Customer Care for rates on settled business. Break costs are payable if facility is repaid in part or in full prior to the fixed rate expiration date. Rate Lock available - <b>\$395</b> per loan, payable at time of application. Interest rate guaranteed not to change for up to 2 months.				

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Application Fee	Nil
Annual fee	Optional (Nil or \$330 on the Pro Pack Premium products)
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