

Switching Type of Loan		Switch to							
		Standard Variable Rate Home/ Investment Home Loans				Fixed Rate Home/ Investment Home Loans	Base Variable Rate Home/ Investment Home Loans		Viridian Line of Credit*/ Line of Credit**
		Standard Variable Rate	1 Year Guaranteed Rate	12 Month Discounted Variable Rate	No Fee Variable Rate	Fixed Rate	Base Variable Rate (Economiser*/ Rate Saver**)	Base Variable Rate (Economiser*/ Rate Saver**) 3 year Special	
Switch from	Standard Variable Rate	X	X	X	✓	✓	✓	X	✓
	1 Year Guaranteed Rate	✓	X	X	✓	✓	✓	X	✓
	12 Month Discounted Variable Rate	✓	X	X	✓	✓	✓	X	✓
	No Fee Variable Rate	X	X	X	X	X	X	X	X
	Fixed Rate	✓	X	X	✓	✓ (new Fixed Rate)	✓	X	✓
	Base Variable Rate (Economiser*/Rate Saver**)	✓	X	X	✓	✓	X	X	✓
	Base Variable Rate (Economiser*/Rate Saver**) 3 year Special	✓	X	X	✓	✓	✓	X	✓
	Viridian Line of Credit*/Line of Credit**	✓	X	X	✓	✓	✓	X	X

Switching Repayment Type		Switch to		
		Principal and Interest repayments	Interest Only repayments	Interest In Advance repayments (Fixed Rate Investment Home Loan only)
Switch from	Principal and Interest repayments	N/A	✓	✓
	Interest Only repayments	✓	✓ (further Interest Only period)	✓
	Interest In Advance repayments (Fixed Rate Investment Home Loan only)	✓	✓	✓ (further Interest In Advance period)

Split Your Existing Loan		Split into any of the following loan combination(s)				
		Standard Variable Rate and Fixed Rate (Split Loan)	Multiple Standard Variable Rates	Multiple Fixed Rates	Multiple Base Variable Rates (Economiser*/ Rate Saver**)	Multiple Viridian Lines of Credit*/Lines of Credit**
Split from	Standard Variable Rate (excluding Low-Doc option)	✓	✓	✓	X	X
	1 Year Guaranteed Rate	✓	✓	✓	X	X
	12 Month Discounted Variable Rate	✓	✓	✓	X	X
	No Fee Variable Rate	X	X	X	X	X
	Fixed Rate (excluding Interest In Advance option)	✓	✓	✓	X	X
	Base Variable Rate (Economiser*/Rate Saver**)	X	X	X	✓	X
	Base Variable Rate (Economiser*/Rate Saver**) 3 year Special	X	X	X	✓	X
	Viridian Line of Credit*/Line of Credit**	X	X	X	X	✓