

Home Loan Interest Rates

Effective as at 12 September 2017

Repayment Type	Home Loans	Loan Type	Reference Rate	Rates p.a.		Package rates p.a.**		Offset
				Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	
Principal and Interest	Complete	1 Year Guaranteed Rate	1 Year Guaranteed Rate	4.39%	5.28%	-	-	Full
		12 Month Discounted Variable Rate	Standard Variable Rate*	4.52%	5.30%	-	-	
		Standard Variable Rate	Standard Variable Rate	5.22%	5.36%	4.72%	5.12%	
		1 Year Fixed Rate	1 Year Fixed Rate	4.14%	5.26%	3.99%	5.05%	1.50% Partial
		2 Year Fixed Rate	2 Year Fixed Rate	4.14%	5.16%	3.99%	4.99%	
		3 Year Fixed Rate	3 Year Fixed Rate	4.14%	5.07%	3.99%	4.93%	
		4 Year Fixed Rate	4 Year Fixed Rate	4.34%	5.06%	4.19%	4.94%	
		5 Year Fixed Rate	5 Year Fixed Rate	4.34%	5.00%	4.19%	4.90%	
	7 Year Fixed Rate	7 Year Fixed Rate	7.74%	6.83%	7.59%	6.77%		
	Extra	Extra Home Loan (2 Year Introductory Rate)	Extra Variable Rate*	3.89%	4.28%	-	-	-
		Extra Home Loan	Extra Variable Rate*	3.99%	4.00%	-	-	
	Economiser	3 Year Special Economiser/Rate Saver	Base Variable Rate*	4.29%	4.78%	-	-	-
		Economiser/Rate Saver	Base Variable Rate	4.76%	4.91%	-	-	
	No Fee	No Fee Variable Rate	No Fee Variable Rate	4.52%	4.52%	-	-	-
Viridian Line of Credit	Viridian Line of Credit	Residential Equity Rate	6.38%	-	5.88%	-	-	
Reverse Mortgage	Equity Unlock Loan for Seniors	Residential Equity Rate*	6.37%	6.44%	-	-	-	
Interest Only	Complete	1 Year Guaranteed Rate	1 Year Guaranteed Interest Only Rate	4.39%	5.28%	-	-	Full
		12 Month Discounted Variable Rate	Standard Variable Interest Only Rate*	5.07%	5.52%	-	-	
		Standard Variable Rate	Standard Variable Interest Only Rate	5.77%	5.58%	5.27%	5.31%	
		1 Year Fixed Rate	1 Year Fixed Interest Only Rate	4.64%	5.31%	4.49%	5.09%	1.50% Partial
		2 Year Fixed Rate	2 Year Fixed Interest Only Rate	4.39%	5.21%	4.24%	5.02%	
		3 Year Fixed Rate	3 Year Fixed Interest Only Rate	4.49%	5.16%	4.34%	5.00%	
		4 Year Fixed Rate	4 Year Fixed Interest Only Rate	4.79%	5.21%	4.64%	5.07%	
		5 Year Fixed Rate	5 Year Fixed Interest Only Rate	4.99%	5.26%	4.84%	5.13%	
	7 Year Fixed Rate	7 Year Fixed Interest Only Rate	7.74%	6.79%	7.59%	6.72%		
	Extra	Extra Home Loan (2 Year Introductory Rate)	Extra Variable Interest Only Rate*	4.51%	4.54%	-	-	-
		Extra Home Loan	Extra Variable Interest Only Rate*	4.61%	4.25%	-	-	
	Economiser	3 Year Special Economiser/Rate Saver	Base Variable Interest Only Rate*	4.84%	5.00%	-	-	-
		Economiser/Rate Saver	Base Variable Interest Only Rate	5.31%	5.12%	-	-	
	No Fee	No Fee Variable Rate	No Fee Variable Interest Only Rate	5.07%	4.74%	-	-	-

Things You Need to Know

Please refer to our Home Loan Fact Sheets for details regarding our loans. The reference rate for your loan will depend on the repayment type you select – Principal and Interest or Interest Only.

*The associated rate includes a margin below or above the applicable reference rate. Applicable reference rates are set out above except the Extra Variable Rate which is currently 4.45% p.a. and Extra Variable Interest Only Rate which is currently 5.07% p.a.

** To be eligible for a package you must have an initial total home lending balance of \$150,000 (the sum of the account balance of eligible home lending and line of credit accounts) and pay an annual package fee of \$395. Package rates shown are based on a discount of 0.50% p.a. on the Standard Variable Rate and Viridian Line of Credit, and a discount of 0.15% p.a. on Fixed Rates in a package. Low Doc loans not eligible. Please refer to the Wealth Package/Mortgage Advantage Fact Sheet for full details.

Extra Home Loan (2 Year Introductory Rate), 1 Year Guaranteed Rate, 12 Month Discounted Variable Rate, and 3 Year Special Economiser/Rate Saver Rate are available for new borrowings only. For these products, the interest rate will increase at the end of the introductory period. Fixed and guaranteed rates are for new applications only.

Rates are subject to change. Applications are subject to normal credit approval. Full terms and conditions will be included in our loan offer. Fees and charges are payable.

Comparison rate calculated on a \$150,000 secured loan over a 25 year term. WARNING: 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. Comparison rates for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed or guaranteed Interest Only loans are based on an initial Interest Only period equal in length to the fixed or guaranteed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

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002-842.120917

Investment Home Loan Interest Rates

Effective as at 12 September 2017

Repayment Type	Investment Home Loans	Loan Type	Reference Rate	Rates p.a.		Package rates p.a.**		Offset
				Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	
Principal and Interest	Investment	1 Year Guaranteed Rate	Investment Home Loan 1 Year Guaranteed Rate	4.79%	5.84%	-	-	Full
		12 Month Discounted Variable Rate	Investment Home Loan Standard Variable Rate*	5.10%	5.79%	-	-	
		Standard Variable Rate	Investment Home Loan Standard Variable Rate	5.80%	5.94%	5.30%	5.69%	
		1 Year Fixed Rate	Investment Home Loan 1 Year Fixed Rate	4.34%	5.80%	4.19%	5.58%	1.50% Partial
		2 Year Fixed Rate	Investment Home Loan 2 Year Fixed Rate	4.59%	5.71%	4.44%	5.53%	
		3 Year Fixed Rate	Investment Home Loan 3 Year Fixed Rate	4.39%	5.55%	4.24%	5.41%	
		4 Year Fixed Rate	Investment Home Loan 4 Year Fixed Rate	4.64%	5.53%	4.49%	5.41%	
		5 Year Fixed Rate	Investment Home Loan 5 Year Fixed Rate	4.64%	5.45%	4.49%	5.35%	
	7 Year Fixed Rate	Investment Home Loan 7 Year Fixed Rate	7.74%	7.07%	7.59%	7.01%		
	Extra	Extra Home Loan (2 Year Introductory Rate)	Investment Home Loan Extra Variable Rate*	4.29%	4.64%	-	-	-
		Extra Home Loan	Investment Home Loan Extra Variable Rate*	4.44%	4.45%	-	-	
	Economiser	3 Year Special Economiser/Rate Saver	Investment Home Loan Base Variable Rate*	4.97%	5.38%	-	-	-
		Economiser/Rate Saver	Investment Home Loan Base Variable Rate	5.34%	5.48%	-	-	
	No Fee	No Fee Variable Rate	Investment Home Loan No Fee Variable Rate	5.10%	5.10%	-	-	-
Viridian Line of Credit	Viridian Line of Credit	Investment Residential Equity Rate	6.38%	-	5.88%	-	-	
Interest Only	Investment	1 Year Guaranteed Rate	Investment Home Loan 1 Year Guaranteed Interest Only Rate	4.79%	5.84%	-	-	Full
		12 Month Discounted Variable Rate	Investment Home Loan Standard Variable Interest Only Rate*	5.54%	6.06%	-	-	
		Standard Variable Rate	Investment Home Loan Standard Variable Interest Only Rate	6.24%	6.12%	5.74%	5.84%	
		1 Year Fixed Rate	Investment Home Loan 1 Year Fixed Interest Only Rate	4.84%	5.85%	4.69%	5.63%	1.50% Partial
		2 Year Fixed Rate	Investment Home Loan 2 Year Fixed Interest Only Rate	4.84%	5.76%	4.69%	5.56%	
		3 Year Fixed Rate	Investment Home Loan 3 Year Fixed Interest Only Rate	4.64%	5.62%	4.49%	5.46%	
		4 Year Fixed Rate	Investment Home Loan 4 Year Fixed Interest Only Rate	5.14%	5.71%	4.99%	5.56%	
		5 Year Fixed Rate	Investment Home Loan 5 Year Fixed Interest Only Rate	5.14%	5.66%	4.99%	5.53%	
	7 Year Fixed Rate	Investment Home Loan 7 Year Fixed Interest Only Rate	7.74%	7.05%	7.59%	6.97%		
	Extra	Extra Home Loan (2 Year Introductory Rate)	Investment Home Loan Extra Variable Interest Only Rate*	5.03%	4.95%	-	-	-
		Extra Home Loan	Investment Home Loan Extra Variable Interest Only Rate*	5.18%	4.75%	-	-	
	Economiser	3 Year Special Economiser/Rate Saver	Investment Home Loan Base Variable Interest Only Rate*	5.41%	5.56%	-	-	-
		Economiser/Rate Saver	Investment Home Loan Base Variable Interest Only Rate	5.78%	5.66%	-	-	
	No Fee	No Fee Variable Rate	Investment Home Loan No Fee Variable Interest Only Rate	5.54%	5.28%	-	-	-

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