

# Home Loan Interest Rates

Effective as at 11 November 2020

Loan Type	Principal and Interest Reference Rate	Principal and Interest rates p.a.		Principal and Interest Package rates p.a. **		Interest Only Reference Rate	Interest Only rates p.a.		Interest Only Package rates p.a. **		Offset#
		Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate		Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	
<b>Complete</b>											
Standard Variable Rate	Standard Variable Rate	4.55%	4.70%	3.85%	4.27%	Standard Variable Interest Only Rate	5.04%	4.88%	4.34%	4.42%	Full
1 Year Fixed Rate	1 Year Fixed Rate	2.34%	4.49%	2.19%	4.12%	1 Year Fixed Interest Only Rate	3.54%	4.60%	3.39%	4.22%	N/A
2 Year Fixed Rate	2 Year Fixed Rate	2.29%	4.29%	2.14%	3.97%	2 Year Fixed Interest Only Rate	3.54%	4.51%	3.39%	4.17%	
3 Year Fixed Rate	3 Year Fixed Rate	2.29%	4.11%	2.14%	3.83%	3 Year Fixed Interest Only Rate	3.54%	4.43%	3.39%	4.12%	
4 Year Fixed Rate	4 Year Fixed Rate	2.14%	3.89%	1.99%	3.66%	4 Year Fixed Interest Only Rate	3.94%	4.48%	3.79%	4.21%	
5 Year Fixed Rate	5 Year Fixed Rate	3.14%	4.12%	2.99%	3.93%	5 Year Fixed Interest Only Rate	3.94%	4.44%	3.79%	4.20%	
<b>Extra</b>											
Extra Home Loan (Loan to Valuation Ratio <=70%)	Extra Variable Rate*	2.69%	2.70%			Extra Variable Interest Only Rate*	3.25%	2.91%			
Extra Home Loan (Loan to Valuation Ratio 70.01% – 80%)		2.69%	2.70%				3.25%	2.91%			
Extra Home Loan (Loan to Valuation Ratio 80.01% – 95%)		3.13%	3.14%				N/A	N/A			
<b>Viridian Line of Credit</b>											
Viridian Line of Credit	Residential Equity Rate	–	–	–	–	–	6.03%	–	5.33%	–	–

## 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 that applies for new lending only. Applicable reference rates are set out above and aside.

\*\* 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 0.70% 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. Please refer to the Wealth Package/Mortgage Advantage Fact Sheet for full details.

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 Interest Only loans are based on an initial Interest Only period equal in length to the fixed 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.

# On and from 16 March 2019, MISA (offering a full offset of Standard Variable Rates, and 1.50% partial offset of Fixed Rates) is no longer available for sale, or able to be activated, for any loan. If a MISA has a nil balance on or after 16 March 2019, it cannot be reactivated.

† Products no longer available for sale for new fundings from 29 September 2018.

^ Product no longer available for sale for new fundings or limit increases from 01 January 2019.

\*\*\* Products no longer available for sale for new fundings on and from 01 October 2020

Loan Type	Reference Rates
3 Year Special Economiser/Rate Saver <sup>†</sup>	Base Variable Rate* 3.62% p.a. (Comparison Rate 4.11% p.a.) Base Variable Interest Only Rate* 4.11% p.a. (Comparison Rate 4.30% p.a.)
Economiser/Rate Saver <sup>†</sup>	Base Variable Rate 4.09% p.a. (Comparison Rate 4.24% p.a.) Base Variable Interest Only Rate 4.58% p.a. (Comparison Rate 4.42% p.a.)
No Fee <sup>†</sup>	No Fee Variable Rate 3.85% p.a. (Comparison Rate 3.85% p.a.) No Fee Variable Interest Only Rate 4.34% p.a. (Comparison Rate 4.04% p.a.)
Extra Variable Rate (including 2 Year and 4 Year Introductory Rate) <sup>***</sup>	Extra Variable Rate 3.78% p.a.
Extra Variable Interest Only Rate (including 2 Year and 4 Year Introductory Rate) <sup>***</sup>	Extra Variable Interest Only Rate 4.34% p.a.
Equity Unlock Loan for Seniors <sup>^</sup>	Residential Equity Rate <sup>^</sup> 5.70% p.a. (Comparison Rate 5.78% p.a.)

Viridian Line of Credit Excess Drawing Rate is 6.03% p.a.

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# Investment Home Loan Interest Rates

Effective as at 11 November 2020

Loan Type	Principal and Interest Reference Rate	Principal and Interest rates p.a.		Principal and Interest Package rates p.a. **		Interest Only Reference Rate	Interest Only rates p.a.		Interest Only Package rates p.a. **		Offset#
		Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate		Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	
<b>Complete</b>											
Standard Variable Rate	Investment Home Loan Standard Variable Rate	5.13%	5.28%	4.43%	4.84%	Investment Home Loan Standard Variable Interest Only Rate	5.39%	5.37%	4.69%	4.90%	Full
1 Year Fixed Rate	Investment Home Loan 1 Year Fixed Rate	2.84%	5.05%	2.69%	4.67%	Investment Home Loan 1 Year Fixed Interest Only Rate	3.04%	5.07%	2.89%	4.68%	N/A
2 Year Fixed Rate	Investment Home Loan 2 Year Fixed Rate	2.84%	4.85%	2.69%	4.52%	Investment Home Loan 2 Year Fixed Interest Only Rate	3.04%	4.89%	2.89%	4.55%	
3 Year Fixed Rate	Investment Home Loan 3 Year Fixed Rate	2.84%	4.67%	2.69%	4.38%	Investment Home Loan 3 Year Fixed Interest Only Rate	3.04%	4.73%	2.89%	4.42%	
4 Year Fixed Rate	Investment Home Loan 4 Year Fixed Rate	3.24%	4.63%	3.09%	4.39%	Investment Home Loan 4 Year Fixed Interest Only Rate	3.44%	4.71%	3.29%	4.43%	
5 Year Fixed Rate	Investment Home Loan 5 Year Fixed Rate	3.24%	4.50%	3.09%	4.30%	Investment Home Loan 5 Year Fixed Interest Only Rate	3.44%	4.59%	3.29%	4.35%	
<b>Extra</b>											
Extra Home Loan (Loan to Valuation Ratio <=70%)	Investment Home Loan Extra Variable Rate*	3.12%	3.13%			Investment Home Loan Extra Variable Interest Only Rate*	3.68%	3.34%			
Extra Home Loan (Loan to Valuation Ratio 70.01% – 80%)		3.15%	3.16%				3.71%	3.37%			
Extra Home Loan (Loan to Valuation Ratio 80.01% – 90%)		3.54%	3.55%				4.10%	3.77%			
<b>Viridian Line of Credit</b>											
Viridian Line of Credit	Investment Residential Equity Rate	–	–	–	–	–	6.03%	–	5.33%	–	–

## Things You Need to Know

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\*\* 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 0.70% 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. Please refer to the Wealth Package/Mortgage Advantage Fact Sheet for full details.

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† Products no longer available for sale for new fundings from 29 September 2018.

\*\*\* Products no longer available for sale for new fundings on and from 01 October 2020

Loan Type	Reference Rates
3 Year Special	Investment Home Loan Base Variable Rate* 4.30% p.a. (Comparison Rate 4.72% p.a.)
Economiser/Rate Saver†	Investment Home Loan Base Variable Interest Only Rate* 4.56% p.a. (Comparison Rate 4.82% p.a.)
Economiser/Rate Saver†	Investment Home Loan Base Variable Rate 4.67% p.a. (Comparison Rate 4.82% p.a.) Investment Home Loan Base Variable Interest Only Rate 4.93% p.a. (Comparison Rate 4.91% p.a.)
No Fee†	Investment Home Loan No Fee Variable Rate* 4.43% p.a. (Comparison Rate 4.43% p.a.) Investment Home Loan No Fee Variable Interest Only Rate* 4.69% p.a. (Comparison Rate 4.53% p.a.)
Extra Variable Rate (including 2 Year and 4 Year Introductory Rate)***	Investment Home Loan Extra Variable Rate 4.13% p.a.
Extra Variable Interest Only Rate (including 2 Year and 4 Year Introductory Rate)***	Investment Home Loan Extra Variable Interest Only Rate 4.69% p.a.

Viridian Line of Credit Excess Drawing Rate is 6.03% p.a.

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