

Switching Type of Loan		Switch to			
		Standard Variable Rate Home Loans	Fixed Rate Home Loans	Extra Home Loans	Viridian Line of Credit (not available, new application required)
		Standard Variable Rate	Fixed Rate	Extra Variable Rate	
Switch from	Standard Variable Rate	X	✓	X [#]	X
	No Fee Variable Rate [◇]	✓	✓	X [#]	X
	Fixed Rate (ERA may apply)	✓	✓ (new Fixed Rate)	X [#]	X
	Base Variable Rate (Economiser*/Rate Saver**) [◇]	✓	✓	X [#]	X
	Base Variable Rate (Economiser*/Rate Saver**) 3 year Special [◇]	✓	✓	X [#]	X
	Extra Variable Rate	✓	✓	X [#]	X
	Viridian Line of Credit	✓	✓	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	X	✓	✓
	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 Extra Variable Rates ^{##}	Multiple Viridian Lines of Credit
Split from	Standard Variable Rate (excluding Low-Doc option)	✓	✓	✓	X	X
	Fixed Rate (ERA may apply)	✓	✓	✓	X	X
	Extra Variable Rate	✓	✓	✓	✓	X
	Viridian Line of Credit	X	X	X	X	X

* Available only if the Loan was not introduced through an accredited broker. ** Available only if the Loan was introduced to us through an accredited broker.

[#] Available only if there are additional borrowings of \$150,000 or more on the existing loan balance at the time of the switch. ^{##} Loan splitting is not available for Extra Home Loans during introductory period.

^{^^} Subject to approval. [†] Please ensure you provide the customer the fact sheet 'Switching from a No Fee Home Loan'.