

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		Extra Home/ Investment Home Loans	Viridian Line of Credit (not available, new application required)
		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	Extra Variable Rate#	
Switch from	Standard Variable Rate	X	X	X	✓	✓	✓	X	X	X
	1 Year Guaranteed Rate	✓	X	X	✓	✓	✓	X	X	X
	12 Month Discounted Variable Rate	✓	X	X	✓	✓	✓	X	X	X
	No Fee Variable Rate†	X	X	X	X	X	X	X	X	X
	Fixed Rate***	✓	X	X	✓	✓ (new Fixed Rate)	✓	X	X	X
	Base Variable Rate (Economiser*/Rate Saver**)	✓	X	X	✓	✓	X	X	X	X
	Base Variable Rate (Economiser*/Rate Saver**) 3 year Special	✓	X	X	✓	✓	✓	X	X	X
	Extra Variable Rate	✓	X	X	✓	✓	✓	X	X	X
	Viridian Line of Credit	✓	X	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 Extra Variable Rates##	Multiple Viridian Lines of Credit
Split from	Standard Variable Rate (excluding Low-Doc option)	✓	✓	✓	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
	Fixed Rate***	✓	✓	✓	X	X	X
	Base Variable Rate (Economiser*/Rate Saver**)	X	X	X	✓	X	X
	Base Variable Rate (Economiser*/Rate Saver**) 3 year Special	X	X	X	✓	X	X
	Extra Variable Rate	✓	✓	✓	X	✓	X
	Viridian Line of Credit	X	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. *** An ERA may apply

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 or investment home loans during introductory period.

† You may ask us to agree to switch from your No Fee Variable Rate loan but we have an absolute discretion to refuse your request.