

LENDING REFERENCE RATES

Home Loans – Owner Occupied

effective date 14/11/2023

Home Loan Plus Standard Variable	9.04%
Basic Home Loan	7.75%
RBA Rate Tracker Home Loan ^ * (effective date 14/11/2023)	4.35%

Home Loans – Owner Occupied Interest Only

effective date 29/2/2024

Home Loan Plus Standard Variable – Interest Only	9.76%
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Lines of Credit – Owner Occupied

effective date 29/2/2024

Lines of Credit - Standard Variable	10.76%
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Personal Loans - Secured

effective date 14/11/2023

Secured Personal Loan	13.89%
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Home Loans – Investment

effective date 14/11/2023

Home Loan Plus Standard Variable – Investment	9.87%
Basic Home Loan - Investment	7.75%

Home Loans – Investment Interest Only

effective date 29/2/2024

Home Loan Plus Standard Variable – Interest Only Investment	10.34%
Basic Home Loan - Interest Only Investment	8.20%

Lines of Credit – Investment

effective date 29/2/2024

Lines of Credit - Standard Variable - Investment	11.28%
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Personal Loans - Unsecured

effective date 14/11/2023

Unsecured Personal Loan	17.09%
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*These loan products are no longer available to new applicants.

^ Fixed margin of 2.49% on top of the reference rate.

This is not an advertisement and is not a Comparison Rate Schedule - information is provided for existing customer reference only. A customer's actual interest rate may be higher or lower than the reference rate, depending on their loan type, and any discounts or margins applied to their loan.