

Reference rates	Annual Rate
<i>Applies to loans contracted prior to 12th March 2024:</i>	
Clean Energy Home Loan Reference Rate	6.18%
<i>Applies to loans contracted prior to 14th April 2021:</i>	
Basic Home Loan Reference Rate	7.95%
Basic Investment Loan Reference Rate	7.96%
Premium Home Loan Reference Rate	8.81%
Premium Investment Loan Reference Rate	8.96%
Intech Classic Home Loan Reference Rate	8.66%
Intech ICT Home Loan Reference Rate	9.39%
Intech Standard Variable Reference Rate	9.14%

Australian Unity Standard Variable Principle & Interest rate	LVR	Annual Rate
Health Wealth Happiness	<70%	7.76%
	<80%	7.86%
	<90%	8.21%
Wealth Builder Investor	<70%	7.76%
	<80%	8.11%
	<90%	8.21%

Things you should know

- **LVR** stands for Loan to Value Ratio. It is the percentage of money you borrow for a home loan compared to the value of the property
- All applications are subject to a credit assessment. All applicable terms and conditions will be included in our loan offer.
- Additional fees and charges may be payable all relevant details will be included in our formal loan offer.
- Information and interest rates are current as at the date of publication and are subject to change.
- Advertised home loan variable rates are current at the time of publication but can be changed at any time.
- This document does not constitute a contract for finance.

*Australian Government 5% Deposit Scheme (AGDS)

Australian Government 5% Deposit Scheme Loans include the General Stream (GS) and the Single Parent Stream (SPS). For more information on the Australian Government 5% Deposit Scheme Loans, please visit:

- the Bank Australia website at www.bankaustralia.com.au
- the Commonwealth Government Housing Australia website at <https://www.housingaustralia.gov.au/>

FIXED RATE HOME LOAN EARLY REPAYMENT WARNING

- If you select a fixed rate loan, break costs may be payable and these can be substantial.
- You should discuss with us first if you wish to make additional payments, payout your loan or change your loan type.

Comparison rate

The Comparison Rate is based on a loan of \$150,000 for 25 years. Additional fees and charges may be applicable.

IMPORTANT: This 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.