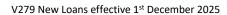
Loan interest rates





Home loans	Vai	riable	Fixed	l 1 Year	Fixed	l 2 Year	Fixed	3 Years	Fixed	5 Years
Owner occupied	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate
Basic Home Loan	Tute	Tate	Tute	Tate	Tute	Tute	Tute	Tate	race	Tute
LVR										
≤ 60%	5.38%	5.38%	5.19%	5.37%	5.04%	5.32%	5.09%	5.31%	5.39%	5.39%
≤ 70%	5.38%	5.38%	5.19%	5.37%	5.04%	5.32%	5.09%	5.31%	5.39%	5.39%
≤ 80% or AGDS*	5.39%	5.39%	5.19%	5.38%	5.04%	5.33%	5.09%	5.31%	5.39%	5.39%
≤ 90%	5.64%	5.64%	5.49%	5.63%	5.29%	5.58%	5.39%	5.58%	5.69%	5.67%
> 90%	5.90%	5.90%	5.49%	5.86%	5.34%	5.80%	5.39%	5.76%	5.69%	5.81%
Offset Home Loan			•		•					
LVR										
≤ 60%	5.38%	5.57%	5.19%	5.56%	5.04%	5.51%	5.09%	5.50%	5.39%	5.58%
≤ 70%	5.38%	5.57%	5.19%	5.56%	5.04%	5.51%	5.09%	5.50%	5.39%	5.58%
≤ 80% or AGDS*	5.43%	5.62%	5.19%	5.60%	5.04%	5.55%	5.09%	5.53%	5.39%	5.61%
≤ 90%	5.64%	5.83%	5.49%	5.82%	5.29%	5.77%	5.39%	5.76%	5.69%	5.85%
> 90%	6.14%	6.33%	5.49%	6.26%	5.34%	6.17%	5.39%	6.12%	5.69%	6.13%
Clean Energy Home Loan										
New Build LVR ≤ 90%	5.13%	5.47%					4.79%	5.41%		
Bridging Home Loan										
LVR ≤75%	7.35%	7.40%								
Home loans	Vai	riable	Fixed	Fixed 1 Year Fixed 2 Year		l 2 Year	Fixed 3 Years		Fixed 5 Years	
Investment	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate
Principal and Interest	Tute	Tute	Tute	Tute	Tute	Tate	Tute	Tute	Tute	Tute
Basic Investment Loan										
LVR										
≤ 60%	5.59%	5.59%	5.44%	5.58%	5.29%	5.54%	5.39%	5.54%	5.69%	5.64%
≤ 70%	5.59%	5.59%	5.44%	5.58%	5.29%	5.54%	5.39%	5.54%	5.69%	5.64%
≤80%	5.59%	5.59%	5.44%	5.58%	5.29%	5.54%	5.39%	5.54%	5.69%	5.64%
≤ 90%	5.84%	5.84%	5.74%	5.83%	5.54%	5.79%	5.69%	5.80%	5.94%	5.89%
Offset Investment Loan	3.0470	3.0470	3.7470	3.0370	3.3470	3.7370	3.0370	3.0070	3.5470	3.0370
LVR										
≤ 60%	5.49%	5.68%	5.44%	5.68%	5.29%	5.65%	5.39%	5.66%	5.69%	5.77%
≤ 70%	5.54%	5.73%	5.44%	5.72%	5.29%	5.69%	5.39%	5.69%	5.69%	5.80%
≤ 80%	5.59%	5.78%	5.44%	5.77%	5.29%	5.73%	5.39%	5.73%	5.69%	5.83%
≤ 90%	5.94%	6.13%	5.84%	6.12%	5.64%	6.07%	5.84%	6.10%	6.04%	6.23%
Clean Energy Home Loan	2.2.70	2.2070	2.2.70	J. 22,0	1 2.2.70	2.2770		2.2070		2.2070
New Build LVR ≤ 90%	5.29%	5.60%					5.09%	5.57%		
Interest Only										
Basic Investment Loan										
LVR										
≤ 60%	5.84%	5.70%	5.69%	5.60%	5.54%	5.59%	5.64%	5.61%	5.94%	5.74%
≤ 70%	5.84%	5.70%	5.69%	5.60%	5.54%	5.59%	5.64%	5.61%	5.94%	5.74%
≤80%	5.84%	5.70%	5.69%	5.60%	5.54%	5.59%	5.64%	5.61%		
≤ 90%	6.09%	5.95%	5.99%	5.86%	5.79%	5.83%	5.94%	5.87%		
Offset Investment Loan										
≤ 60%	5.74%	5.77%	5.69%	5.70%	5.54%	5.69%	5.64%	5.71%	5.94%	5.86%
≤ 70%	5.79%	5.82%	5.69%	5.74%	5.54%	5.73%	5.64%	5.75%	5.94%	5.88%
≤ 80%	5.84%	5.87%	5.69%	5.79%	5.54%	5.77%	5.64%	5.79%	3.3470	3.3070
≤90%	6.19%	6.22%	6.09%	6.14%	5.89%	6.11%	6.09%	6.16%		
	0.13/0	0.22/0	0.03/0	U.17/0	J.UJ/0	0.11/0	0.03/0	0.10/0		

Reference rates		Annual Rate		
Applies to loans contracted prior to 12 th March 2024:				
Clean Energy Home Loan Reference Rate	5.43%			
Applies to loans contracted prior to 14 th April 2021:				
Basic Home Loan Reference Rate		7.20%		
Basic Investment Loan Reference Rate		7.21%		
Premium Home Loan Reference Rate	8.06%			
Premium Investment Loan Reference Rate	8.21%			
Intech Classic Home Loan Reference Rate		7.91%		
Intech ICT Home Loan Reference Rate		8.64%		
Intech Standard Variable Reference Rate		8.39%		
Australian Unity Standard Variable Principle & Interest rate	LVR	Annual Rate		
Health Wealth Happiness	<70%	7.01%		
	<80%	7.11%		
	<90%	7.46%		

Things you should know

Wealth Builder Investor

- 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.bankaust.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.

<70%

<80% <90% 7.01% 7.36%

7.46%

Personal Loans							
Personal borrower	Annual Rate	Comparison Rate					
Car Loans							
Fixed rate							
Electric Vehicle	6.29%	6.29%#					
Used Vehicle	7.29%	7.50%#					
Personal loans							
Variable rate							
Lifestyle Personal Loan – for property owners	7.49%	8.52%#					
Lifestyle Personal Loan	9.49%	10.53%#					
Credit cards							
Low Rate Visa Credit Card	12.99%	N/A					
Visa Credit Card	19.74%	N/A					
Platinum Rewards Visa Credit Card	20.24%	N/A					
Commercial Visa Credit Card	16.99%	N/A					

Things you should know in general

- All applications are subject to a credit assessment.
 All applicable terms and conditions will be included in our formal loan offer.
 Additional fees and charges may be payable all relevant details will be included in our formal loan offer.
 All information included in this document (including interest rates) is current as at the date of publication and is subject to change.
- This document does not constitute a contract for finance.

Comparison rate

#The Comparison Rate is based on an unsecured loan of \$10,000 for 3 years. Fees and charges may be applicable. WARNING: 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.

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