

## Variable interest rates

### Low Rate Home Loan

	Owner occupied				Investment			
	Principal & interest		Interest only		Principal & interest		Interest only	
<b>Under 60% LVR</b>	2.44% <sub>PA</sub> Interest rate	2.46% <sub>PA</sub> Comparison rate	2.59% <sub>PA</sub> Interest rate	2.51% <sub>PA</sub> Comparison rate	2.59% <sub>PA</sub> Interest rate	2.61% <sub>PA</sub> Comparison rate	2.74% <sub>PA</sub> Interest rate	2.66% <sub>PA</sub> Comparison rate
<b>60-80% LVR</b>	2.54% <sub>PA</sub> Interest rate	2.56% <sub>PA</sub> Comparison rate	2.69% <sub>PA</sub> Interest rate	2.61% <sub>PA</sub> Comparison rate	2.69% <sub>PA</sub> Interest rate	2.71% <sub>PA</sub> Comparison rate	2.84% <sub>PA</sub> Interest rate	2.76% <sub>PA</sub> Comparison rate
<b>80-90% LVR</b>	2.74% <sub>PA</sub> Interest rate	2.76% <sub>PA</sub> Comparison rate	N/A	N/A	2.89% <sub>PA</sub> Interest rate	2.91% <sub>PA</sub> Comparison rate	3.04% <sub>PA</sub> Interest rate	2.96% <sub>PA</sub> Comparison rate
<b>90-95% LVR</b>	2.94% <sub>PA</sub> Interest rate	2.96% <sub>PA</sub> Comparison rate	N/A	N/A	3.09% <sub>PA</sub> Interest rate	3.11% <sub>PA</sub> Comparison rate	N/A	N/A

### Options Home Loan

	Owner occupied				Investment			
	Principal & interest		Interest only		Principal & interest		Interest only	
<b>Under 70% LVR</b>	3.89% <sub>PA</sub> Interest rate	3.98% <sub>PA</sub> Comparison rate	4.04% <sub>PA</sub> Interest rate	4.03% <sub>PA</sub> Comparison rate	4.04% <sub>PA</sub> Interest rate	4.13% <sub>PA</sub> Comparison rate	4.19% <sub>PA</sub> Interest rate	4.18% <sub>PA</sub> Comparison rate
<b>70-80% LVR</b>	3.99% <sub>PA</sub> Interest rate	4.10% <sub>PA</sub> Comparison rate	4.14% <sub>PA</sub> Interest rate	4.15% <sub>PA</sub> Comparison rate	4.14% <sub>PA</sub> Interest rate	4.25% <sub>PA</sub> Comparison rate	4.29% <sub>PA</sub> Interest rate	4.30% <sub>PA</sub> Comparison rate

Eligibility criteria apply. Fees and charges may apply. Rates effective 12 August 2020 and subject to change. The comparison rate is based on a loan amount of \$150,000 over 25 years with fees and charges payable. WARNING - This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

## Variable interest rates

### Flex Home Loan

	Owner occupied				Investment			
	Principal & interest		Interest only		Principal & interest		Interest only	
<b>Under 70% LVR</b>	3.99% <sub>PA</sub> Interest rate	4.08% <sub>PA</sub> Comparison rate	4.14% <sub>PA</sub> Interest rate	4.13% <sub>PA</sub> Comparison rate	4.14% <sub>PA</sub> Interest rate	4.25% <sub>PA</sub> Comparison rate	4.29% <sub>PA</sub> Interest rate	4.28% <sub>PA</sub> Comparison rate
<b>70-80% LVR</b>	4.19% <sub>PA</sub> Interest rate	4.30% <sub>PA</sub> Comparison rate	4.34% <sub>PA</sub> Interest rate	4.35% <sub>PA</sub> Comparison rate	4.34% <sub>PA</sub> Interest rate	4.47% <sub>PA</sub> Comparison rate	4.49% <sub>PA</sub> Interest rate	4.50% <sub>PA</sub> Comparison rate
<b>80-85% LVR</b>	5.19% <sub>PA</sub> Interest rate	5.33% <sub>PA</sub> Comparison rate	N/A	N/A	5.34% <sub>PA</sub> Interest rate	5.50% <sub>PA</sub> Comparison rate	5.49% <sub>PA</sub> Interest rate	5.53% <sub>PA</sub> Comparison rate
<b>85-90% LVR</b>	5.89% <sub>PA</sub> Interest rate	6.06% <sub>PA</sub> Comparison rate	N/A	N/A	6.04% <sub>PA</sub> Interest rate	6.26% <sub>PA</sub> Comparison rate	6.19% <sub>PA</sub> Interest rate	6.26% <sub>PA</sub> Comparison rate

### Flex Alt Doc Home Loan

	Owner occupied				Investment			
	Principal & interest		Interest only		Principal & interest		Interest only	
<b>Under 70% LVR</b>	4.39% <sub>PA</sub> Interest rate	4.50% <sub>PA</sub> Comparison rate	4.54% <sub>PA</sub> Interest rate	4.55% <sub>PA</sub> Comparison rate	4.54% <sub>PA</sub> Interest rate	4.65% <sub>PA</sub> Comparison rate	4.69% <sub>PA</sub> Interest rate	4.70% <sub>PA</sub> Comparison rate
<b>70-80% LVR</b>	4.89% <sub>PA</sub> Interest rate	5.03% <sub>PA</sub> Comparison rate	5.04% <sub>PA</sub> Interest rate	5.08% <sub>PA</sub> Comparison rate	5.04% <sub>PA</sub> Interest rate	5.18% <sub>PA</sub> Comparison rate	5.19% <sub>PA</sub> Interest rate	5.23% <sub>PA</sub> Comparison rate
<b>80-85% LVR</b>	5.39% <sub>PA</sub> Interest rate	5.55% <sub>PA</sub> Comparison rate	N/A	N/A	5.54% <sub>PA</sub> Interest rate	5.70% <sub>PA</sub> Comparison rate	5.69% <sub>PA</sub> Interest rate	5.76% <sub>PA</sub> Comparison rate
<b>85-90% LVR</b>	6.09% <sub>PA</sub> Interest rate	6.31% <sub>PA</sub> Comparison rate	N/A	N/A	6.24% <sub>PA</sub> Interest rate	6.46% <sub>PA</sub> Comparison rate	6.39% <sub>PA</sub> Interest rate	6.51% <sub>PA</sub> Comparison rate

Eligibility criteria apply. Fees and charges may apply. Rates effective 12 August 2020 and subject to change. The comparison rate is based on a loan amount of \$150,000 over 25 years with fees and charges payable. WARNING - This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.