

LENDING REFERENCE RATES

Business Loans

Business Term Loan (L6)

Business Term Loan (Residential Security)	5.63% p.a.	<i>effective</i>
Business Term Loan (Commercial or Other Security)	5.93% p.a.	<i>31/07/2018</i>

Business Line of Credit (L26)

Business Line of Credit (Residential Security)	6.35% p.a.	<i>effective</i>
Business Line of Credit (Commercial or Other Security)	6.80% p.a.	<i>31/07/2018</i>

Business Overdraft (L36)

Business Overdraft (Residential Security)	6.88% p.a.	<i>effective</i>
Business Overdraft (Commercial or Other Security)	7.55% p.a.	<i>31/07/2018</i>

Products no longer offered to new applicants

Business Mortgage Loan (L61)	6.45% p.a.	<i>effective</i>
Business Property Loan (L62)	7.00% p.a.	<i>31/07/2018</i>

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 any discounts or margins applicable to their loan.

Small things. Big difference.