

## 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.