AUSWIDE BANK

INVESTMENT HOME LOAN INTEREST RATES

NEW LOANS

as at 16th January 2017

Home Loans		Loan Amount	LVR	Rates p.a.		Standard Fees ~		Package Fees
				Annual Rate	Comparison Rate	Establishment Fee	Monthly Loan Service Fee	Annual Package Fee
SPECIAL OFFERS								
Home Loan Plus with Freedom Package*	Package Discount Variable^	$150,000 or more	<=90%	3.99%	4.38%	N/A	N/A	$395 p.a.
	3 Year Fixed#	$150,000 - $249,999.99	<=90%	4.05%	5.17%			
		$250,000 - $499,999.99			5.03%			
		$500,000 or more			5.00%			
STANDARD OFFERS								
Home Loan Plus	Standard Variable	$10,000 or more	<=95%	5.72%	5.87%	$600	$10 p/mth	N/A
	1 Year Fixed		<=90%	4.54%	5.75%			
			90 - 95%	4.94%	5.79%			
	2 Year Fixed		<=90%	4.54%	5.65%			
			90 - 95%	4.94%	5.72%			
	3 Year Fixed		<=90%	4.29%	5.48%			
			90 - 95%	4.89%	5.64%			
	4 Year Fixed		<=95%	4.64%	5.49%			
	5 Year Fixed			4.79%	5.48%			
Home Loan Plus with Freedom Package*	Package Discount Variable	$150,000 - $249,999.99	<=90%	5.09%	5.45%	N/A	N/A	$395 p.a.
		$250,000 - $499,999.99		4.89%	5.26%			
		$500,000 or more		4.84%	5.21%			
		$150,000 or more	90 - 95%	5.52%	5.87%			
	1 Year Fixed	$150,000 - $249,999.99	<=90%	4.44%	5.39%			
		$250,000 - $499,999.99			5.21%			
		$500,000 or more			5.17%			
		$150,000 or more	90 - 95%	4.84%	5.43%			
		$250,000 - $499,999.99			5.25%			
		$500,000 or more			5.21%			
	2 Year Fixed	$150,000 - $249,999.99	<=90%	4.19%	5.29%			
		$250,000 - $499,999.99			5.13%			
		$500,000 or more			5.09%			
		$150,000 - $249,999.99	90 - 95%	4.84%	5.41%			
		$250,000 - $499,999.99			5.25%			
		$500,000 or more			5.21%			
	3 Year Fixed	$150,000 - $249,999.99	<=90%	4.19%	5.21%			
		$250,000 - $499,999.99			5.07%			
		$500,000 or more			5.03%			
		$150,000 or more	90 - 95%	4.79%	5.37%			
		$250,000 - $499,999.99			5.23%			
		$500,000 or more			5.19%			
	4 Year Fixed	$150,000 - $249,999.99	<=95%	4.54%	5.26%			
		$250,000 - $499,999.99			5.14%			
		$500,000 or more			5.10%			
	5 Year Fixed	$150,000 - $249,999.99	<=95%	4.69%	5.29%			
		$250,000 - $499,999.99			5.17%			
		$500,000 or more			5.15%			
Line of Credit	Standard Variable	$10,000 or more	<=95%	6.07%	N/A	$600	$10 p/mth	N/A
	Package Discount Variable	$150,000 - $249,999.99	<=95%	5.51%	N/A	N/A	N/A	$395 p.a.
		$250,000 - $499,999.99		5.27%				
		$500,000 or more		5.12%				

^This offer represents a special 'life-of-loan' discount of 1.73% off the standard variable rate. #This offer represents a special discount of 0.24% off the applicable standard fixed rate. Offers available for qualifying loans approved from 16th January 2017 and may be withdrawn without notice. Offers not available for existing loans, loans with an LVR over 90%, construction loans, loan 'pre-approvals' or for loans to overseas residents.

* Initial qualifying amount for Package is $150,000 in new or additional loans. Package Discount is determined by Total Package Borrowings of eligible Package loans at the time of application. Initial Package Discounts will apply regardless of outstanding package loan balances. An Annual Package Fee applies. Package Discount Fixed Rates revert to the equivalent tier of the Package Discount Variable rate upon expiry of the fixed term (revert rate) – unless refixed. Standard Rates and fees are applicable if the Package is cancelled. Refer to the Freedom Package 'Schedule of Benefits' & 'Terms & Conditions' for full details. ~ Standard Fixed Rates revert to the Standard Variable rate upon expiry of the fixed term - unless refixed. Other fees and charges apply please refer to Home Loan Fees & Charges for full details.

Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services & Australian Credit Licence No: 239686) is the credit issuer. Interest rates are shown on a per annum (p.a.) basis. ~Comparison rates based on secured loan of $150,000 over 25 years. WARNING: This comparison rate applies only to the examples given. Different amounts & terms will result in different comparison rates. Costs such as redraw fees or early repayment fees & cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. This is not an offer to lend - all loans are subject to credit assessment criteria, terms & conditions and fees & charges - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide available at our branches or www.auswidebank.com.au.