

# LENDING REFERENCE RATES

## Home Loans

	Owner Occupied Effective 27/06/2018	Investment Effective 27/06/2018
<b>Home Loan Plus</b>		
– Standard Variable	5.48% p.a.	6.23%p.a.
– Pre-March 2011 Variable*	5.55% p.a.	6.30%p.a.
– Predominant Variable*	5.55% p.a.	6.30%p.a.
– Standard Variable “Fully Drawn Advance”*	5.70% p.a.	6.45%p.a.
<b>Portfolio Facility Term Loan – Standard Variable</b>	5.48% p.a.	6.23%p.a.
<b>Australian Home Loan – Standard Variable ^*</b>	5.55% p.a.	6.30%p.a.
<b>Equity Home Loan</b>		
– Standard Variable*	5.48% p.a.	6.23%p.a.
– Pre-March 2011 Variable*	5.55% p.a.	6.30%p.a.
– Predominant Variable*	5.55% p.a.	6.30%p.a.
– Standard Variable “Fully Drawn Advance”*	5.70% p.a.	6.45%p.a.
<b>New Lend Home Loan – Standard Variable*</b>	5.70% p.a.	6.37%p.a.
<b>“Builder Pays Deposit” Home Loan – Standard Variable*</b>	5.75% p.a.	6.42%p.a.

## Lines of Credit

	Owner Occupied Effective 27/06/2018	Investment Effective 27/06/2018
<b>Line of Credit – Standard Variable</b>	5.93% p.a.	6.45%p.a.
<b>Portfolio Facility Line Of Credit – Standard Variable</b>	5.93% p.a.	6.45%p.a.
<b>Flexi-Loan – Standard Variable ^*</b>	5.78% p.a.	6.30%p.a.
<b>Optiloan – Standard Variable*</b>	5.78% p.a.	6.30%p.a.
<b>Basic Advantage Line – Standard Variable*</b>	11.45% p.a.	11.97%p.a.
<b>Advantage Line – Standard Variable*</b>	11.45% p.a.	11.97%p.a.

## Personal Loans

<b>Variable Secured Personal Loan</b>	9.79% p.a.	N/A
<b>Variable Unsecured Personal Loan</b>	12.99% p.a.	N/A

\*These loan products are no longer available to new applicants.

^These loan products are not available through Auswide Bank’s retail network.

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 their loan type, and any discounts or margins applied to their loan.

*Small things. Big difference.*