



## LENDING REFERENCE RATES

### Home Loans – Owner Occupied

effective date 28/02/2025

Home Loan Plus Standard Variable	8.79%
Basic Home Loan	7.50%

### Home Loans – Owner Occupied Interest Only

effective date 28/02/2025

Home Loan Plus Standard Variable – Interest Only	9.51%
--	-------

### Lines of Credit – Owner Occupied

effective date 28/02/2025

Lines of Credit - Standard Variable	10.51%
-------------------------------------	--------

### Personal Loans - Secured

effective date 14/11/2023

Secured Personal Loan	13.89%
-----------------------	--------

### Home Loans – Investment

effective date 28/02/2025

Home Loan Plus Standard Variable – Investment	9.62%
Basic Home Loan - Investment	7.50%

### Home Loans – Investment Interest Only

effective date 28/02/2025

Home Loan Plus Standard Variable – Interest Only Investment	10.09%
Basic Home Loan - Interest Only Investment	7.95%

### Lines of Credit – Investment

effective date 28/02/2025

Lines of Credit - Standard Variable - Investment	11.03%
--	--------

### Personal Loans - Unsecured

effective date 14/11/2023

Unsecured Personal Loan	17.09%
-------------------------	--------

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.

Auswide Bank Ltd (Auswide Bank) ABN 40 087 652 060, AFSL and Australian Credit Licence 239686 is a wholly owned subsidiary of MyState Bank Limited ABN 89 067 729 195, part of MyState Limited ABN 26 133 623 962.