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LENDING REFERENCE RATES

Home Loans – Owner Occupied	
effective date 20/07/2022	
Home Loan Plus Standard Variable	6.04%
Basic Home Loan	4.75%
Portfolio Facility Term Loan Standard Variable *	6.04%
RBA Rate Tracker Home Loan ^ * (effective date 20/07/2022)	1.35%
Home Loans – Owner Occupied Interest Only	
effective date 20/07/2022	
Home Loan Plus Standard Variable – Interest Only	6.26%
Portfolio Facility Term Loan Standard Variable – Interest Only *	6.26%
Lines of Credit – Owner Occupied	
effective date 20/07/2022	
Lines of Credit - Standard Variable	6.76%
Portfolio Facility Line of Credit - Standard Variable *	6.76%
Personal Loans - Secured	
effective date 20/07/2022	
Secured Personal Loan	10.89%

Home Loans – Investment	
effective date 20/07/2022	
Home Loan Plus Standard Variable – Investment	6.87%
Basic Home Loan - Investment	4.75%
Portfolio Facility Term Loan Standard Variable – Investment *	6.87%
Home Loans – Investment Interest Only	
effective date 20/07/2022	
Home Loan Plus Standard Variable – Interest Only Investment	7.09%
Basic Home Loan - Interest Only Investment	4.95%
Portfolio Facility Term Loan Standard Variable – Interest Only Investment *	7.09%
Lines of Credit – Investment	
effective date 20/07/2022	
Lines of Credit - Standard Variable - Investment	7.28%
Portfolio Facility Line of Credit - Standard Variable - Investment *	7.28%
Personal Loans - Unsecured	
effective date 20/07/2022	
Unsecured Personal Loan	14.09%

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

^ Fixed margin of 2.49% on top of the reference rate.

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.