

## Interest Rate Schedule - Lending Products

Effective date 12 May 2022

All loans are subject to lending criteria, terms and conditions. Interest rates are on a per annum basis and are subject to change. Your loan contract will specify which interest rates, fees and charges apply to your loan.

### HOME LOANS

#### OWNER OCCUPIED & INVESTMENT PROPERTIES (self-employed, construction loans, first home buyers)

		Interest Rate	Comparison Rate <sup>1</sup>	
VARIABLE RATES	Essential Low Rate <sup>5</sup>	3.14%	3.19%	
	Introductory Essential <sup>9</sup>			Moves to Essential Low Rate at the expiry of the introductory term
	2 Year	1.83%	2.97%	
	Introductory Variable <sup>2</sup>			Moves to Standard Variable interest rate at the expiry of the introductory term
	1 Year	2.30%	4.61%	
	2 Year	2.23%	4.38%	
	3 Year	2.13%	4.15%	
	Base Variable <sup>3</sup>	3.74%	3.79%	
	Standard Variable <sup>4</sup>	4.79%	4.85%	

FIXED RATES	Essential Fixed <sup>5</sup>			
	1 Year	3.09%	3.19%	Moves to Essential Low Rate interest rate at the expiry of the fixed term
	2 Year	3.19%	3.20%	
	3 Year	3.79%	3.36%	
	Standard Fixed <sup>4</sup>			Moves to Standard Variable interest rate at the expiry of the fixed term
	1 Year	3.29%	4.70%	
	2 Year	3.39%	4.59%	
	3 Year	3.99%	4.63%	

### PERSONAL LOANS

		Interest Rate	Comparison Rate
VARIABLE RATES	New Cars <sup>7/8</sup>	5.24%	5.60%
	Secured <sup>7</sup>	9.24%	9.60%
	Unsecured <sup>6</sup>	13.24%	14.98%

### OVERDRAFT

		Interest Rate
VARIABLE RATES	Personal Unsecured	14.50%
	Mortgage Secured	9.55%

### AMIGO CREDIT CARD

		Interest Rate
Retail purchase / Cash advance / Balance		13.99%

Lending criteria, terms & conditions, fees & charges apply. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. 1. These comparison rates are based on a \$150,000 loan over 25 years. 2. New loans with a minimum borrowing balance of \$250,000 and up to 95% of property value. No offset account. No participation in the Relationship rebate. No fixed or split loan capability. Switching fee of \$250 applies. 3. New loans with a minimum borrowing amount \$150,000 and up to 95% of property value. No offset account. No redraw. No participation in the Relationship rebate. 4. New loans minimum borrowing amount \$20,000 and up to 95% of property value. 5. New loans with a minimum borrowing amount \$150,000 and up to 95% of property value. No offset account. No redraw. No participation in the Relationship rebate. 6. Comparison rate is based on a \$10,000 loan over 3 years. Minimum term 18 months. 7. Comparison rate is based on a \$30,000 secured loan over 5 years. 8. Current calendar year manufacture date up to 3 years of age. Minimum borrowing amount is \$15,000. 9. New loans with a minimum borrowing amount of \$350,000 and up to 95% of property value. No offset account. No redraw. Principal and Interest repayments only.