

Interest Rate Schedule - Lending Products

Effective date - 18 September 2023

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 LOANS⁹

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

		Interest Rate	Comparison Rate ¹	
VARIABLE RATES	Essential Low Rate ⁵	6.14%	6.20%	
	Introductory Variable ²			
	1 Year	5.75%	7.06%	Moves to Standard Variable interest rate at the expiry of the introductory term
	2 Year	5.69%	6.91%	
	Base Variable ³	6.14%	6.20%	
Standard Variable ⁴	7.14%	7.20%		

FIXED RATES	Essential Fixed ⁵			
	1 Year	5.89%	6.18%	Moves to Essential Low Rate interest rate at the expiry of the fixed term
	2 Year	5.99%	6.17%	
	3 Year	6.39%	6.27%	
	Standard Fixed ⁴			
	1 Year	5.99%	7.08%	Moves to Standard Variable interest rate at the expiry of the fixed term
2 Year	6.64%	7.10%		
3 Year	6.89%	7.13%		

PERSONAL LOANS

		Interest Rate	Comparison Rate
VARIABLE RATES	New Cars ^{7/8}	7.14%	7.49%
	Secured ⁷	11.14%	11.50%
	Unsecured ⁶	14.14%	14.51%

OVERDRAFT

		Interest Rate
VARIABLE RATES	Personal Unsecured	15.65%
	Mortgage Secured	10.70%

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. Minimum loan amount of \$150,000 and can borrow up to 95% of property value. 3. Minimum loan amount of \$150,000 and can borrow up to 95% of property value. No offset account. 4. Minimum loan amount \$20,000 and can borrow up to 95% of property value. 5. Minimum loan amount \$150,000 and can borrow up to 95% of property value. No offset account. No redraw. 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. Switching Fee of \$250 applies to all Home Loan products