

Interest Rate Schedule - Lending Products

Effective date - 21 July 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 ¹	
VARIABLE RATES	Essential Low Rate ⁵	4.14%	4.20%	
	Introductory Essential ⁹			Moves to Essential Low Rate at the expiry of the introductory term
	2 Year	2.99%	3.99%	
	Introductory Variable ²			Moves to Standard Variable interest rate at the expiry of the introductory term
	1 Year	3.29%	5.42%	
	2 Year	3.23%	5.20%	
		3 Year	3.13%	4.98%
	Base Variable ³	4.54%	4.60%	
	Standard Variable ⁴	5.59%	5.65%	

FIXED RATES	Essential Fixed ⁵			
	1 Year	4.99%	4.28%	Moves to Essential Low Rate interest rate at the expiry of the fixed term
	2 Year	5.99%	4.54%	
	3 Year	6.39%	4.81%	
	Standard Fixed ⁴			Moves to Standard Variable interest rate at the expiry of the fixed term
	1 Year	5.19%	5.61%	
	2 Year	6.39%	5.80%	
	3 Year	6.79%	5.99%	

PERSONAL LOANS

		Interest Rate	Comparison Rate
VARIABLE RATES	New Cars ^{7/8}	6.99%	7.36%
	Secured ⁷	10.24%	10.60%
	Unsecured ⁶	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. 3. New loans with a minimum borrowing balance of \$150,000 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. 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.

