

## Interest Rate Schedule - Lending Products

Date of Issue 12/06/2020

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

	Interest Rate	Comparison Rate <sup>1</sup>	
VARIABLE RATES	Essential Low Rate <sup>5</sup>	2.89%	2.94%
	Introductory Variable <sup>2</sup>		
	1 Year	3.19%	4.47%
	2 Year	3.29%	4.37%
	3 Year	3.59%	4.35%
	Base Variable <sup>3</sup>	3.49%	3.54%
FIXED RATES	Standard Variable <sup>4</sup>	4.54%	4.60%
	Essential Fixed <sup>5</sup>		
	1 Year	2.79%	2.93%
	2 Year	2.45%	2.87%
	3 Year	2.99%	2.97%
	Standard Fixed <sup>2</sup>		
1 Year	2.99%	4.45%	
2 Year	2.75%	4.27%	
3 Year	3.17%	4.24%	

Revert to Standard Variable interest rate at the expiry of the introductory term

Revert to Essential Low Rate interest rate at the expiry of the fixed term

Revert to Standard Variable interest rate at the expiry of the fixed term

### PERSONAL LOANS

	Interest Rate	Comparison Rate
VARIABLE RATES	New Cars <sup>7/8</sup>	4.99%
	Secured <sup>7</sup>	8.99%
	Unsecured <sup>6</sup>	12.99%

### OVERDRAFT

	Interest Rate
VARIABLE RATES	Personal Unsecured
	Mortgage Secured

### AMIGO CREDIT CARD

	Interest Rate
Retail purchase / Cash advance / Balance transfer	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. For new loans with a minimum borrowing balance of \$150,000 and up to 95% of property value. 3. For 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. For new loans with a minimum borrowing balance of \$20,000 and up to 95% of property value. 5. For new loans with a minimum borrowing balance of \$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 loan amount is \$15,000.