

Interest Rate Schedule - Lending Products

Date of Issue - 20 October 2021

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	2.89%	2.94%	
	Introductory Essential ⁹			Moves to Essential Low Rate at the expiry of the introductory term
	2 Year	1.58%	2.72%	
	Introductory Variable ²			Moves to Standard Variable interest rate at the expiry of the introductory term
	1 Year	2.05%	4.36%	
	2 Year	1.98%	4.13%	
		3 Year	1.88%	3.91%
	Base Variable ³	3.49%	3.54%	
	Standard Variable ⁴	4.54%	4.60%	

FIXED RATES	Essential Fixed ⁵			
	1 Year	2.79%	2.93%	Moves to Essential Low Rate interest rate at the expiry of the fixed term
	2 Year	2.45%	2.87%	
	3 Year	2.99%	2.97%	
	Standard Fixed ⁴			Moves to Standard Variable interest rate at the expiry of the fixed term
	1 Year	2.99%	4.45%	
	2 Year	2.75%	4.27%	
	3 Year	3.17%	4.24%	

PERSONAL LOANS

		Interest Rate	Comparison Rate
VARIABLE RATES	New Cars ^{7/8}	4.99%	4.99%
	Secured ⁷	8.99%	9.37%
	Unsecured ⁶	12.99%	14.73%

OVERDRAFT

		Interest Rate
VARIABLE RATES	Personal Unsecured	14.25%
	Mortgage Secured	9.30%

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. Comparison rate is based on a \$10,000 loan over 3 years. Minimum term 18 months. 5. Comparison rate is based on a \$30,000 secured loan over 5 years. 6. Current calendar year manufacture date up to 3 years of age. Minimum borrowing amount is \$15,000. 7. 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.