

Home Loans	Loan Amount	LVR	Rates p.a.		Standard Fees		Package Fees
			Annual Rate	Comparison Rate ~	Establishment Fee	Monthly Loan Service Fee	Annual Package Fee

## SPECIAL OFFERS

### PRINCIPAL & INTEREST HOME LOANS

Home Loan Plus with Freedom Package*	Package Discount	Loan Amount	LVR	Annual Rate	Comparison Rate ~	Establishment Fee	Monthly Loan Service Fee	Annual Package Fee
	Variable ^	\$100,000 or more	<=90%	3.64%	4.03%	N/A	N/A	\$395 p.a.
	3 Year Fixed#	\$100,000 or more		3.76%	4.59%			

\*This offer represents a special discount of 1.84% off the standard variable rate and is available for qualifying loans approved from 14th November 2018 and may be withdrawn without notice. # This offer represents a special discount of 0.53% off the standard fixed rate. Offers are not available on existing loans, loans to fund investment property, loans with an LVR over 90%, 'interest only' loans, pre-approvals or for loans to overseas residents.

## STANDARD OFFERS

### PRINCIPAL & INTEREST HOME LOANS

RBA Rate Tracker	Basic Variable	Loan Amount	LVR	Annual Rate	Comparison Rate ~	Establishment Fee	Monthly Loan Service Fee	Annual Package Fee
		\$150,000 or more	<=80%	3.99%	4.01%	\$300	Nil	N/A
Home Loan Plus with Freedom Package* +	Package Discount	\$100,000 or more	<=95% + LMI capitalisation~	4.38%	4.76%	N/A	N/A	\$395 p.a.
	1 Year Fixed			4.09%	4.73%			
	2 Year Fixed			4.19%	4.72%			
	3 Year Fixed			4.19%	4.71%			
	4 Year Fixed			4.70%	4.87%			
	5 Year Fixed			4.80%	4.93%			
Home Loan Plus (non Package)	Standard Variable	\$10,000 or more	<=95% + LMI capitalisation~	5.48%	5.63%	\$600	\$10 p/mth	N/A
	1 Year Fixed			4.19%	5.51%			
	2 Year Fixed			4.29%	5.41%			
	3 Year Fixed			4.29%	5.31%			
	4 Year Fixed			4.80%	5.39%			
	5 Year Fixed			4.90%	5.39%			

### INTEREST ONLY HOME LOANS

Home Loan Plus with Freedom Package* +	Package Discount	\$100,000 or more	<=80%	4.68%	5.05%	N/A	N/A	\$395 p.a.
	1 Year Fixed			4.39%	5.02%			
	2 Year Fixed			4.49%	5.02%			
	3 Year Fixed			4.49%	5.00%			
	4 Year Fixed			5.00%	5.16%			
	5 Year Fixed			5.10%	5.23%			
Home Loan Plus (non Package)	Standard Variable	\$10,000 or more	<=80%	5.48%	5.63%	\$600	\$10 p/mth	N/A
	1 Year Fixed			4.49%	5.54%			
	2 Year Fixed			4.59%	5.46%			
	3 Year Fixed			4.59%	5.39%			
	4 Year Fixed			5.10%	5.50%			
	5 Year Fixed			5.20%	5.51%			
Line of Credit	Package Variable	\$100,000 or more	<=90%	5.24%	N/A	N/A	N/A	\$395 p.a.
	Standard Variable	\$10,000 or more		5.93%	N/A	\$600	\$10 p/mth	N/A

Interest rates on this schedule are not available for residential property investment - please refer to 'Investment Home Loan Rates Schedule'. Initial qualifying amount for Package is \$100,000 in new or additional loans. Package Discount is determined by Total Package Borrowings of eligible Package loans at the time of application. Initial Package Discounts will apply regardless of outstanding package loan balances. An Annual Package Fee applies. Package Discount Fixed Rates revert to the Package Discount Variable rate upon expiry of the fixed term (revert rate) - unless refixed. Standard Rates and fees are applicable if the Package is cancelled. Refer to the Freedom Package 'Schedule of Benefits' & 'Terms & Conditions' for full details. ~ Standard Fixed Rates revert to the Standard Variable rate upon expiry of the fixed term - unless refixed. Other fees and charges apply please refer to Home Loan Fees & Charges Schedule for full details. + Freedom Package interest rates are not available to non-resident loan applicants. For interest eligibility purposes, construction loans with an interest only period during construction will be treated as P & I loans. ~LVRs over 95% may only be accepted

Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services & Australian Credit Licence No: 239686) is the credit issuer. Interest rates are shown on a per annum (p.a.) basis. ~Comparison rates based on secured loan of \$150,000 over 25 years. WARNING: This comparison rate applies only to the examples given. Different amounts & terms will result in different comparison rates. Costs such as redraw fees or early repayment fees & cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. This is not an offer to lend - all loans are subject to credit assessment criteria, terms & conditions and fees & charges - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide available at our branches or [www.auswidebank.com.au](http://www.auswidebank.com.au).