

LENDING REFERENCE RATES

Home Loans

	Owner Occupied Effective 27/06/2018	Investment Effective 27/06/2018
Home Loan Plus		
– Standard Variable	5.48% p.a.	6.23%p.a.
– Pre-March 2011 Variable*	5.55% p.a.	6.30%p.a.
– Predominant Variable*	5.55% p.a.	6.30%p.a.
– Standard Variable “Fully Drawn Advance”*	5.70% p.a.	6.45%p.a.
Portfolio Facility Term Loan – Standard Variable	5.48% p.a.	6.23%p.a.
Australian Home Loan – Standard Variable ^*	5.55% p.a.	6.30%p.a.
Equity Home Loan		
– Standard Variable*	5.48% p.a.	6.23%p.a.
– Pre-March 2011 Variable*	5.55% p.a.	6.30%p.a.
– Predominant Variable*	5.55% p.a.	6.30%p.a.
– Standard Variable “Fully Drawn Advance”*	5.70% p.a.	6.45%p.a.
New Lend Home Loan – Standard Variable*	5.70% p.a.	6.37%p.a.
“Builder Pays Deposit” Home Loan – Standard Variable*	5.75% p.a.	6.42%p.a.

Lines of Credit

	Owner Occupied Effective 27/06/2018	Investment Effective 27/06/2018
Line of Credit – Standard Variable	5.93% p.a.	6.45%p.a.
Portfolio Facility Line Of Credit – Standard Variable	5.93% p.a.	6.45%p.a.
Flexi-Loan – Standard Variable ^*	5.78% p.a.	6.30%p.a.
Optiloan – Standard Variable*	5.78% p.a.	6.30%p.a.
Basic Advantage Line – Standard Variable*	11.45% p.a.	11.97%p.a.
Advantage Line – Standard Variable*	11.45% p.a.	11.97%p.a.

Personal Loans

Variable Secured Personal Loan	9.79% p.a.	N/A
Variable Unsecured Personal Loan	12.99% p.a.	N/A

*These loan products are no longer available to new applicants.

^These loan products are not available through Auswide Bank’s retail network.

This is not an advertisement and is not a Comparison Rate Schedule - information is provided for existing customer reference only. A customer’s actual interest rate may be higher or lower than the reference rate, depending on their loan type, and any discounts or margins applied to their loan.

Small things. Big difference.