

## LENDING REFERENCE RATES

### Home Loans – Owner Occupied

effective date 15/06/2023

Home Loan Plus Standard Variable	8.79%
Basic Home Loan	7.50%
Portfolio Facility Term Loan Standard Variable *	8.79%
RBA Rate Tracker Home Loan ^ * (effective date 15/06/2023)	4.10%

### Home Loans – Owner Occupied Interest Only

effective date 15/06/2023

Home Loan Plus Standard Variable – Interest Only	9.01%
Portfolio Facility Term Loan Standard Variable – Interest Only *	9.01%

### Lines of Credit – Owner Occupied

effective date 15/06/2023

Lines of Credit - Standard Variable	9.51%
Portfolio Facility Line of Credit - Standard Variable *	9.51%

### Personal Loans - Secured

effective date 15/06/2023

Secured Personal Loan	13.64%
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### Home Loans – Investment

effective date 15/06/2023

Home Loan Plus Standard Variable – Investment	9.62%
Basic Home Loan - Investment	7.50%
Portfolio Facility Term Loan Standard Variable – Investment *	9.62%

### Home Loans – Investment Interest Only

effective date 15/06/2023

Home Loan Plus Standard Variable – Interest Only Investment	9.84%
Basic Home Loan - Interest Only Investment	7.70%
Portfolio Facility Term Loan Standard Variable – Interest Only Investment *	9.84%

### Lines of Credit – Investment

effective date 15/06/2023

Lines of Credit - Standard Variable - Investment	10.03%
Portfolio Facility Line of Credit - Standard Variable - Investment *	10.03%

### Personal Loans - Unsecured

effective date 15/06/2023

Unsecured Personal Loan	16.84%
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\*These loan products are no longer available to new applicants.

^ Fixed margin of 2.49% on top of the reference rate.

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.