

LENDING REFERENCE RATES

Home Loans – Owner Occupied

effective date 14/11/2023

Home Loan Plus Standard Variable	9.04%
Basic Home Loan	7.75%
Portfolio Facility Term Loan Standard Variable *	9.04%
RBA Rate Tracker Home Loan ^* (effective date 14/11/2023)	4.35%

Home Loans – Owner Occupied Interest Only

effective date 14/11/2023

Home Loan Plus Standard Variable – Interest Only	9.26%
Portfolio Facility Term Loan Standard Variable – Interest Only *	9.26%

Lines of Credit – Owner Occupied

effective date 14/11/2023

Lines of Credit - Standard Variable	9.76%
Portfolio Facility Line of Credit - Standard Variable *	9.76%

Personal Loans - Secured

effective date 14/11/2023

Secured Personal Loan	13.89%
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Home Loans – Investment

effective date 14/11/2023

Home Loan Plus Standard Variable – Investment	9.87%
Basic Home Loan - Investment	7.75%
Portfolio Facility Term Loan Standard Variable – Investment *	9.87%

Home Loans – Investment Interest Only

effective date 14/11/2023

Home Loan Plus Standard Variable – Interest Only Investment	10.09%
Basic Home Loan - Interest Only Investment	7.95%
Portfolio Facility Term Loan Standard Variable – Interest Only Investment *	10.09%

Lines of Credit – Investment

effective date 14/11/2023

Lines of Credit - Standard Variable - Investment	10.28%
Portfolio Facility Line of Credit - Standard Variable - Investment *	10.28%

Personal Loans - Unsecured

effective date 14/11/2023

Unsecured Personal Loan	17.09%
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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.