



## LENDING REFERENCE RATES

### Business Loans

#### Business Term Loans (L6)

|                                                   |             |           |
|---------------------------------------------------|-------------|-----------|
| Business Term Loan (Residential Security)         | 9.98% p.a.  | effective |
| Business Term Loan (Commercial or Other Security) | 10.28% p.a. | 8/10/2026 |

#### Business Line of Credit (L26)

|                                                        |             |           |
|--------------------------------------------------------|-------------|-----------|
| Business Line of Credit (Residential Security)         | 10.88% p.a. | effective |
| Business Line of Credit (Commercial or Other Security) | 11.33% p.a. | 8/10/2026 |

#### Business Overdraft (L36)

|                                                   |             |           |
|---------------------------------------------------|-------------|-----------|
| Business Overdraft (Residential Security)         | 11.41% p.a. | effective |
| Business Overdraft (Commercial or Other Security) | 12.08% p.a. | 8/10/2026 |

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 any discounts or margins applicable to their loan.

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