



LENDING REFERENCE RATES

Home Loans – Owner Occupied

effective date 28/08/2025

Home Loan Plus Standard Variable	8.29%
Basic Home Loan	7.00%

Home Loans – Owner Occupied Interest Only

effective date 28/08/2025

Home Loan Plus Standard Variable – Interest Only	9.01%

Lines of Credit – Owner Occupied

effective date 05/06/2025

Lines of Credit - Standard Variable	10.26%
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Personal Loans - Secured

effective date 14/11/2023

Secured Personal Loan	13.89%
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Home Loans – Investment

effective date 28/08/2025

Home Loan Plus Standard Variable – Investment	9.12%
Basic Home Loan - Investment	7.00%

Home Loans – Investment Interest Only

effective date 28/08/2025

Home Loan Plus Standard Variable – Interest Only Investment	9.59%
Basic Home Loan - Interest Only Investment	7.45%

Lines of Credit – Investment

effective date 05/06/2025

Lines of Credit - Standard Variable - Investment	10.78%
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Personal Loans - Unsecured

effective date 14/11/2023

Unsecured Personal Loan	17.09%
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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.

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