LENDING REFERENCE RATES

Home Loans – Owner Occupied	
effective date 12/11/2026	
Home Loan Plus Standard Variable	9.54%
Basic Home Loan	8.25%
Home Loans – Owner Occupied Interest Only	
effective date 12/11/2026	
Home Loan Plus Standard Variable – Interest Only (used for Bridging Loan)	10.26%
Lines of Credit – Owner Occupied	
effective date 12/11/2026	
Lines of Credit - Standard Variable	11.51%
Personal Loans - Secured	
effective date 14/11/2023	
Secured Personal Loan	13.89%

Home Loans – Investment	
effective date 12/11/2026	
Home Loan Plus Standard Variable – Investment	10.37%
Basic Home Loan - Investment	8.25%
Home Loans – Investment Interest Only	
effective date 12/11/2026	
Home Loan Plus Standard Variable – Interest Only Investment	10.84%
Basic Home Loan - Interest Only Investment	8.70%
Lines of Credit – Investment	
effective date 12/11/2026	
Lines of Credit - Standard Variable - Investment	12.03%
Personal Loans - Unsecured	
effective date 14/11/2023	
Unsecured Personal Loan	17.09%

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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