

LENDING REFERENCE RATES

Business Loans

Business Term Loan (L6)

Business Term Loan (Residential Security)	4.23% p.a.	<i>effective</i>
Business Term Loan (Commercial or Other Security)	4.53% p.a.	<i>27/03/2020</i>

Business Line of Credit (L26)

Business Line of Credit (Residential Security)	5.13% p.a.	<i>effective</i>
Business Line of Credit (Commercial or Other Security)	5.58% p.a.	<i>27/03/2020</i>

Business Overdraft (L36)

Business Overdraft (Residential Security)	5.66% p.a.	<i>effective</i>
Business Overdraft (Commercial or Other Security)	6.33% p.a.	<i>27/03/2020</i>

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.

Small things. Big difference.