

# SPECIAL OFFER

## HOME LOANS – VARIABLE RATES

### LOAN INTEREST RATES

Applicable from 24 October 2016 (effective 24 October 2016) for new home loans.

- For Variable rates on home loans under \$150,000, home loans which are over 90% LVR or 'interest only home loans' please refer to the 'Home Loans & Lines of Credit- Variable Rates – Loan Interest Rates – Owner Occupied' or 'Home Loans & Lines of Credit- Variable Rates – Loan Interest Rates – Investment'.
- For Fixed rates please refer to the 'Home Loans - Fixed Rates – Loan Interest Rates – Owner Occupied' or 'Home Loans - Fixed Rates – Loan Interest Rates – Investment'.

#### 'FREEDOM PACKAGE – SPECIAL OFFER'

Initial qualifying amount for Special Package Discount Variable is \$150,000 for new or additional loans. Package Discount is determined by Total Package Borrowings of eligible Package loans at the time of application. Initial Package Discounts will apply regardless of outstanding package loan balances. An Annual Package Fee applies. Lending Reference Rates and fees are applicable if the Package is cancelled. Refer to the Freedom Package 'Schedule of Benefits' & 'Terms & Conditions' for full details.

	NEW LOAN AMOUNT	BASE RATE	CURRENT DISCOUNT	ANNUAL PERCENTAGE RATE	COMPARISON RATE <sup>~</sup>
<b>Home Loan Plus – OWNER OCCUPIED ONLY (Principal &amp; Interest Payments Only)</b>					
<b>Special Package Discount Variable</b> for new loans up to and equal to 90% LVR	\$150,000 or more	5.33%	-1.54%	<b>3.79%</b>	<b>4.18%</b>
<b>Home Loan Plus – INVESTMENT ONLY (Principal &amp; Interest or Interest Only Payments)</b> – NOT AVAILABLE FOR CONSTRUCTION PURPOSES OR PRE-APPROVAL APPLICATIONS.					
<b>Special Package Discount Variable</b> for new loans up to and equal to 90% LVR	\$150,000 or more	5.65%	-1.67%	<b>3.98%</b>	<b>4.37%</b>

Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services & Australian Credit Licence No: 239686) is the credit issuer. Interest rates are shown on a per annum (p.a.) basis. ~Comparison rates based on secured loan of \$150,000 over 25 years. **WARNING:** This comparison rate applies only to the examples given. Different amounts & terms will result in different comparison rates. Costs such as redraw fees or early repayment fees & cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. This is not an offer to lend - all loans are subject to credit assessment criteria, terms & conditions and fees & charges - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide available at our branches or [www.auswidebank.com.au](http://www.auswidebank.com.au)  
 For interest rates on specialised loan products and loan products no longer available to new applicants - please contact us.