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LENDING REFERENCE RATES

Home Loans – Owner Occupied	
effective date 27/03/2020	
Home Loan Plus Standard Variable	4.79%
Portfolio Facility Term Loan Standard Variable	4.79%
Home Loan Plus Pre-March 2011 Variable *	4.86%
Australian Home Loan Standard Variable *	4.86%
Basic Home Loan	3.50%
RBA Rate Tracker Home Loan*	0.25%
Home Loans – Owner Occupied Interest Only	
effective date 27/03/2020	
Home Loan Plus Standard Variable – Interest Only	5.01%
Portfolio Facility Term Loan Standard Variable – Interest Only	5.01%
Home Loan Plus Pre-March 2011 Variable - Interest Only *	5.08%
Australian Home Loan Standard Variable - Interest Only *	5.08%
Lines of Credit – Owner Occupied	
effective date 27/03/2020	
Lines of Credit - Standard Variable	5.51%
Portfolio Facility Line of Credit - Standard Variable	5.51%
Optiloan - Standard Variable*	5.36%
Personal Loans - Secured	
effective date 27/06/2018	
Secured Personal Loan	9.79%

Home Loans – Investment	
effective date 27/03/2020	
Home Loan Plus Standard Variable – Investment	5.62%
Portfolio Facility Term Loan Standard Variable – Investment	5.62%
Home Loan Plus Pre-March 2011 Variable - Investment *	5.69%
Australian Home Loan Standard Variable - Investment *	5.69%
Basic Home Loan - Investment	3.50%
Home Loans – Investment Interest Only	
effective date 27/03/2020	
Home Loan Plus Standard Variable – Interest Only Investment	5.84%
Portfolio Facility Term Loan Standard Variable – Interest Only Investment	5.84%
Home Loan Plus Pre-March 2011 Variable - Interest Only Investment *	5.91%
Australian Home Loan Standard Variable - Interest Only Investment *	5.91%
Basic Home Loan - Interest Only Investment	3.70%
Lines of Credit – Investment	
effective date 27/03/2020	
Lines of Credit - Standard Variable - Investment	6.03%
Portfolio Facility Line of Credit - Standard Variable - Investment	6.03%
Optiloan - Standard Variable* - Investment	5.88%
Personal Loans - Unsecured	
effective date 27/06/2018	
Unsecured Personal Loan	12.99%

*These loan products are no longer available to new applicants.

^These loan products are not available through Auswide Bank's retail network.

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.