



Product Rates

Effective from 19th October 2021

| Products | Owner Occupier | | Investor | | Max LVR |
|--|----------------------|----------------------|----------------------|----------------------|---------|
| | Principal & Interest | Interest Only | Principal & Interest | Interest Only | |
| Basic 80 (Broker Special 2 yr Discount Variable) | 2.19% | - | - | - | 80% |
| Offset 80 (Broker Special 2 yr Discount Variable) | 2.19% | - | - | - | 80% |
| Basic 80 (Broker Special) | 2.59% | 2.89% | 2.84% | 3.04% | 80% |
| Basic 90 (Broker Special) | 2.79% | 2.99% | 2.99% | 3.19% | 90% |
| Offset 80 (Broker Special Plus) | 2.39% | 2.49% | - | - | 80% |
| Offset 80 (Broker Special) | 2.74% | 3.09% | 2.94% | 3.19% | 80% |
| Offset 90 (Broker Special) | 2.89% | 3.09% | 3.09% | 3.29% | 90% |
| ZIP Home Loan | 2.73% | - | - | - | 90% |
| Non-resident VIP [#] | - | - | 3.33% | 3.53% | 80% |
| Construction 80 | - | 3.57% | - | 3.67% | 80% |
| Construction 90 | - | 3.77% | - | 3.87% | 90% |
| Fixed 1 year | 2.44% | 2.84% (up to 80%) | 2.64% | 3.04% (up to 80%) | 90% |
| Fixed 2 year | 2.69% | 3.09% (up to 80%) | 2.89% | 3.29% (up to 80%) | 90% |
| Fixed 3 year | 2.94% | 3.34% (up to 80%) | 3.14% | 3.54% (up to 80%) | 90% |
| Fixed 4 year | 3.24% | 3.64% (up to 80%) | 3.44% | 3.84% (up to 80%) | 90% |
| Fixed 5 year | 3.44% | 3.84% (up to 80%) | 3.64% | 4.04% (up to 80%) | 90% |

Green Home Loan Products**

| | | | | | |
|-----------------------|-------|-------|-------|-------|-----|
| Green Basic 90 | 2.19% | 2.49% | 2.44% | 2.64% | 90% |
| Green Offset 90 | 2.34% | 2.69% | 2.54% | 2.79% | 90% |
| Green Construction 90 | - | 2.19% | - | 2.64% | 90% |

SMSF

| | | | | | |
|--------------------------|---|---|-------|---|-----|
| SMSF 80 (Broker Special) | - | - | 3.99% | - | 80% |
| SMSF 70 | - | - | 4.75% | - | 70% |
| SMSF 70 - Fixed 5 years | - | - | 4.75% | - | 70% |
| SMSF 80 | - | - | 4.99% | - | 80% |
| SMSF 80 - Fixed 5 years | - | - | 4.99% | - | 80% |



**Rates are discounted for 5 years, reverting to standard applicable product rate. See Green Home Loan Discount Offer Terms and Conditions
 This is a communication intended for brokers only. Interest rates are per annum. Rates at 19th October 2021.
 Interest rates, fees and conditions are indicative and subject to change without prior notice.
[#]Non-resident only available on VIP.

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