

# Product Rates

	Owner Occupier		Investor	
	Principal & Interest	Interest Only	Principal & Interest	Interest Only
<b>OO &amp; INV Packages</b> <i>+Package your OO and INV loans and get a lower rate for both. Offset available at +0.10%.</i>				
Basic 80 (OO & INV Package)*	6.03%	-	6.24%	6.63%
<b>Variable</b> <i>*Offset available at +0.10%.</i>				
Basic 70*	6.04%	-	-	-
Basic 80*	6.14%	6.49%	6.34%	6.74%
Basic 90*	6.64%	-	6.74%	7.04%
<b>Construction</b>				
Construction 80	-	7.14%	-	7.24%
Construction 90	-	7.34%	-	7.44%
<b>Fixed</b> <i>*Interest only up to 80% LVR</i>				
1 year	6.24%	6.64% <sup>^</sup>	6.44%	6.84% <sup>^</sup>
2 year	6.14%	6.54% <sup>^</sup>	6.34%	6.74% <sup>^</sup>
3 year	6.14%	6.54% <sup>^</sup>	6.34%	6.74% <sup>^</sup>
4 year	6.34%	6.74% <sup>^</sup>	6.54%	6.94% <sup>^</sup>
5 year	5.94%	6.74% <sup>^</sup>	6.54%	6.94% <sup>^</sup>
<b>Green / Solar Home Loan</b> <i>*Offset available at +0.10%. <sup>^</sup>Interest only up to 80% LVR -Solar INV Construction up to 80% LVR</i>				
Green / Solar Home Loan 90*	5.99%	6.34% <sup>^</sup>	6.24%	6.34%
Green / Solar Construction 90	-	6.39%	-	6.84% <sup>~</sup>
<b>SMSF Residential</b>				
SMSF 70	-	-	6.99%	-
SMSF 80	-	-	7.49%	-
SMSF 80 - 2 yr fixed	-	-	7.14%	-
SMSF 80 - 3 yr fixed	-	-	7.14%	-
SMSF 80 - 5 yr fixed	-	-	7.34%	-
<b>SMSF Commercial</b>				
SMSF Commercial 70	-	-	7.44%	-
SMSF Commercial 80	-	-	7.74%	-
SMSF Commercial 80 - 2 yr fixed	-	-	8.14%	-
SMSF Commercial 80 - 3 yr fixed	-	-	8.14%	-
SMSF Commercial 80 - 5 yr fixed	-	-	8.34%	-
<b>Choice Products</b> <i>*Ex-Pat only available for Non-resident.</i>				
Bridging Finance <sup>~</sup>	-	8.00%	-	-
Ex-Pat Variable <sup>#</sup>	-	-	7.43%	7.63%
ZIP Home Loan	6.29%	-	-	-