



Product Rates

Effective from 9th April 2021

Product	Principal & Interest			Interest Only		
	Owner Occupier	Investor	Max LVR	Owner Occupier	Investor	Max LVR
Basic 80 (Broker Special 2 yr Discount Variable)	2.19%	-	80%	-	-	-
Basic 80 (Broker Special)	2.59%	2.84%	80%	2.89%	3.04%	80%
Basic 90 (Broker Special)	2.79%	2.99%	90%	2.99%	3.19%	90%
Offset 80 (Broker Special)	2.74%	2.94%	80%	3.09%	3.19%	80%
Offset 90 (Broker Special)	2.89%	3.09%	90%	3.09%	3.29%	90%
ZIP Home Loan	2.73%	-	90%	-	-	-
Non-resident VIP	-	3.33%	80%	-	3.53%	80%
Construction 80	-	-	-	3.57%	3.67%	80%
Construction 90	-	-	-	3.77%	3.87%	90%
Fixed 1 year	3.03%	3.23%	90%	3.43%	3.63%	80%
Fixed 2 year	3.03%	3.23%	90%	3.43%	3.63%	80%
Fixed 3 year (Special Offer)	2.19%	2.94%	80%	3.09%	3.19%	80%
Fixed 3 year	3.03%	3.23%	90%	-	-	-
Fixed 4 year	3.13%	3.33%	90%	3.53%	3.73%	80%
Fixed 5 year	3.23%	3.43%	90%	3.63%	3.83%	80%

Non-resident only available on VIP.