## Effective from 4th March 2025

## Wholesale MDR

	Owner Occupier			Investor		
Fixed Rate Terms	Principal & Interest	Interest Only	Max LVR	Principal & Interest	Interest Only	Max LVR
1 year	5.74%	6.14% (up to 80%)	90%	5.94%	6.34% (up to 80%)	90%
2 year	5.64%	6.04% (up to 80%)	90%	5.84%	6.24% (up to 80%)	90%
3 year	5.64%	6.04% (up to 80%)	90%	5.84%	6.24% (up to 80%)	90%
4 year	5.84%	6.24% (up to 80%)	90%	6.04%	6.44% (up to 80%)	90%
5 year	5.84%	6.24% (up to 80%)	90%	6.04%	6.44% (up to 80%)	90%

	Owner Occupier			Investor		
	Principal & Interest	Interest Only	Max LVR	Principal & Interest	Interest Only	Max LVR
Post Settlement Rollover Rate*	6.82%	7.02%	80%	6.92%	7.02%	80%
	7.02%	7.12%	90%	7.12%	7.22%	90%

<sup>\*</sup>Post Construction and Fixed Rate rollovers

