

Previous rates only applicable if **approved + settled** prior to new rate effective date.

AAA AUS Standard Fixed

	Established Property	Construction	Fixed Special	Construction Fixed Special
INTEREST ONLY	+0.40		+0.40 [#]	
	\$2,000,001 – \$2,500,000		\$2,000,001 – \$2,500,000	
JUMBO LOADING >\$1mil	+0.50		n/a	

[#]Interest Only Construction: No IO loading applies during construction period. If IO is required beyond that, then IO loading will apply. All loans >80%LVR must convert to P&I after construction.

		Owner Occupied				Investment				Owner Occupied				Investment				Owner Occupied				Investment			
		rate		comparison		rate		comparison		rate		comparison		rate		comparison		rate		comparison		rate		comparison	
		rate	comparison	rate	comparison	rate	comparison	rate	comparison	rate	comparison	rate	comparison	rate	comparison	rate	comparison	rate	comparison	rate	comparison	rate	comparison		
≤ 70 % LVR	≤\$2,000,000	1yr		6.83		7.47	8.10	7.70		8.35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		2yr		6.89		7.53		7.76	8.40	8.42															
		3yr	7.30	6.95	7.60	7.59																			
		4yr		7.01		7.65																			
		5yr		7.07		7.71																			
≤ 80 % LVR	≤\$2,000,000	1yr		6.93		7.56	8.20	7.80		8.48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		2yr		6.99		7.63	7.86	8.50	8.54																
		3yr	7.40	7.05	7.70	7.69																			
		4yr		7.11		7.75																			
		5yr		7.17		7.81																			
≤ 85 %	≤\$2,000,000	1yr		7.64		7.96	8.50	8.43		8.82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		2yr		7.70		8.02	8.49	8.80	8.88																
		3yr	7.70	7.77	8.00	8.09																			
		4yr		7.83		8.15																			
		5yr		7.89		8.21																			
≤ 90 %	≤\$2,000,000	1yr		8.18		8.50	9.00	9.04		9.36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		2yr		8.25		8.57	9.10	9.30	9.42																
		3yr	8.20	8.31	8.50	8.63																			
		4yr		8.37		8.69																			
		5yr		8.43		8.75																			
≤ 95 %	≤\$2,000,000	1yr		8.26		-	9.00	9.11		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		2yr		8.32		-	9.18	-	-																
		3yr	8.20	8.38	-	-																			
		4yr		8.44		-																			
		5yr		8.50		-																			

AAA EXPAT Fixed

		Domestic Expat	Domestic Exp. Construction	Expat	Expat Construction					
INTEREST ONLY		+0.40								
JUMBO LOADING		\$2,000,001 – \$2,500,000		\$2,000,001 – \$2,500,000						
		+0.50		+0.50						
		Owner Occupied / Investment		Owner Occupied / Investment						
		rate	comparison	rate	comparison					
≤ 70 %	≤ \$2,000,000	1yr	7.60	7.60	8.40	8.48	8.09	8.90	8.97	
		2yr								7.66
		3yr	7.73	-		8.10	8.22	-		
		4yr	7.79							8.28
		5yr	7.84							8.34
≤ 75 %	≤ \$2,000,000	1yr	7.70	7.72	8.50	8.61	8.21	9.00	9.10	
		2yr								7.79
		3yr	7.85	-		8.20	8.34	-		
		4yr	7.91							8.40
		5yr	7.97							8.46
≤ 80 %	≤ \$2,000,000	1yr	8.00	7.77	8.80	8.65	8.26	9.30	9.14	
		2yr								7.85
		3yr	7.93	-		8.50	8.42	-		
		4yr	8.01							8.50
		5yr	8.08							8.57
≤ 85 %	≤ \$2,000,000	1yr	8.50	8.10	9.30	8.98	8.59	9.80	9.47	
		2yr								8.19
		3yr	8.28	-		9.00	8.77	-		
		4yr	8.37							8.74
		5yr	8.46							8.95

AAA Non-Resident Fixed

		Non-Resident		NR construction <small>C11</small>	
INTEREST ONLY		+0.40 (≤ 75% LVR, Max 5 yrs)		+0.40	
	JUMBO LOADINGS	\$1,500,001 – \$2,000,000 <small>[Max 85% LVR]</small>	\$2,000,001 – \$2,500,000 <small>[Max 80% LVR]</small>	-	
		+0.00	+0.50		
		rate	comparison	rate	comparison
≤ 65% ≤ \$2mil	1yr	8.28	8.87	Fixed Rates unavailable while under construction	
	2yr		8.93		
	3yr		8.99		
	4yr		9.05		
	5yr		9.11		
≤ 75% ≤ \$2mil	1yr	8.53	9.19		
	2yr		9.25		
	3yr		9.31		
	4yr		9.37		
	5yr		9.43		
≤ 80% ≤ \$2mil	1yr	8.88	9.21		
	2yr		9.27		
	3yr		9.34		
	4yr		9.40		
	5yr		9.46		
≤ 85% ≤ \$2mil	1yr	8.88	9.55		
	2yr		9.62		
	3yr		9.68		
	4yr		9.74		
	5yr		9.80		

AAA SMSF Residential Fixed

	SMSF 90		SMSF 85		SMSF 80		SMSF 70	
	rate	comparison	rate	comparison	rate	comparison	rate	comparison
					Fixed Special ≤ 80% Max \$2,000,000			
					7.69	8.17		
JUMBO LOADING	+0.50 \$2,000,001 – \$3,000,000 [MAX 75%]							
INTEREST ONLY	+0.40							
1 YR FIXED	8.85	8.86	8.45	8.47	8.15	8.05	7.85	7.76
2 YR FIXED		8.93		8.54		8.12		7.82
3 YR FIXED		8.99		8.60		8.18		7.88
4 YR FIXED		9.05		8.66		8.24		7.94
5 YR FIXED		9.11		8.72		8.30		8.00
7 YR FIXED		9.23		8.83		8.41		8.11
10 YR FIXED		9.38		8.98		8.56		8.26

AAA SMSF Commercial Fixed

	SMSF C 80		SMSF C 70		SMSF C 60	
	rate	comparison	rate	comparison	rate	comparison
					Fixed Special ≤ 80% Max \$2,000,000	
FIXED RATE SPECIAL	7.99		8.58			
JUMBO LOADING	+0.50 \$2,000,001 – \$3,000,000 [MAX 75%]					
INTEREST ONLY	+0.40					
1 YR FIXED	8.65	8.53	8.35	8.23	8.35	8.23
2 YR FIXED		8.59		8.29		8.29
3 YR FIXED		8.65		8.36		8.36
4 YR FIXED		8.71		8.42		8.42
5 YR FIXED		8.77		8.48		8.48
7 YR FIXED		8.89		8.59		8.59
10 YR FIXED		9.04		8.74		8.74