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						
١١	INTEREST ONLY			+0.40									+0.40#							
				\$2,000,001 - \$2,500,000									\$2,000,001 - \$2,500,000							
JUN	UMBO LOADING >\$1mil		NG mil	+0.50									n/a							
				*Interest Only Construction: No IO loading applies during construction period. If IO is required								beyc	and that, the	en IO loadir	ig will apply	/. All Ioans >	80%LVR must	covert to P&I	after consti	ruction.
				Owner C	Occupied	Inves	tment	Owner	Occupied	Inves	tment		Owner C	Occupied	Inves	tment	Owner	Occupied	Inves	tment
				rate	comparison	rate	comparison	rate	comparison	rate	comparison		rate	comparison	rate	comparison	rate	comparison	rate	comparison
		_	1yr		6.83		7.47	8.10	7.70	7.70 8.40	8.35				_		_			
	SLVR	≤\$2,000,000	2yr		6.89		7.53		7.76		8.42									
	≤ <b>70</b> % LVR	2,00(	3yr	7.30	6.95	7.60	7.59							6.88		7.18		8.33		8.63
	VI	۷i	4yr	7.01		7.65			-		6.99	6.99	6.94	7.29	7.24	7.39	8.38	7.69	8.69	
			5yr		7.07	7.71							7.00		7.30		8.44		8.74	
			1yr		6.93	7.70	7.56	8.20	7.80	8.50	8.48	_		-				-		
	≤ <b>80</b> % LVR	000 <sup>°</sup> 000 <sup>°</sup> 3yr 3yr \$yr 4yr			6.99		7.63		7.86		8.54									
	80 %	32,00	3yr	7.40	7.05		7.69							6.88	7.18		8.33	7.00	8.63	
	VI	Ÿ.	4yr		7.11		7.75			-			6.99	6.94	7.29	7.24	7.39	8.38	7.69	8.69
			5yr		7.17		7.81		0.40					7.00	7.30		8.44			8.74
		0	1yr		7.64	8.00	7.96	8.50	8.43	8.80	8.82				-					
	≤ 85 %	≤\$2,000,000	2yr	7 70	7.70		8.02		8.49		8.88			6.00		710		0.00		0.00
	<b>∞</b> ∨I	\$2,00	3yr	7.70	7.77		8.09					6.00	6.88	7.18 7.29 7.24		7 20	8.33	7.60	8.63	
		Vi	4yr 5yr		7.83 7.89		8.15 8.21			-		6.99	6.99	6.94 7.00	7.29		7.39	8.38	7.69	8.69 8.74
			Jyr		8.18		8.50		9.04		9.36			7.00		7.30		0.44	8.44	
		8	2yr		8.25		8.57	9.00	9.10	9.30	9.42				-		-			
	≥ 90 %	≤\$2,000,000	3yr	8.20	8.31	8.50	8.63		0.10		0.12			7.30		7.58		8.70		9.06
	VI	≤\$2,0	4yr	0.20	8.37		8.69		_				6.99	7.36	7.29		7.39	8.76	7.69	9.11
		v	5yr		8.43		8.75							7.41		7.71		8.81		9.16
			lyr		8.26				9.11											
		8	2yr			9.00	9.00 9.18		-				-							
	≤95 %	O,	3yr	8.20	8.38		-			I				7.38				8.77		
	VI	≤\$2,(	4yr		8.44					-			6.99	7.43		-	7.39	8.83		-
			5yr		8.50									7.49				8.89		

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### AAA EXPAT Fixed

			Domestic Expat		Domestic Exp. Construction			Ex	pat	Expat Construction		
INTEREST ONLY		NLY			_	+(	0.4	0.40				
JUMBO I	loadii	NG		\$2,000,001 -	- \$2,500,000				\$2,000,001 -	- \$2,500,000		
			Owner Occupie	+0				0		.50 Owner Occupie		
_	_		rate	comparison	rate	ed / Investment		rate	ed / Investment comparison	rate	comparison	
		1yr		7.60	8.40	8.48		8.10	8.09	8.90	8.97	
	000	2yr		7.66		8.55			8.15		9.04	
≤ <b>70</b> %	≤\$2,000,000	<b>3</b> yr	7.60	7.73					8.22			
	\$,	4yr		7.79		-			8.28			
		5yr		7.84					8.34			
	≤\$2,000,000	1yr	7.70	7.72	8.50	8.61			8.21		9.10	
		2yr		7.79		8.67			8.28	9.00	9.16	
≤75 %		3yr		7.85			8.20		8.34			
VI.		4yr		7.91		-		8.40	-			
		5yr		7.97					8.46			
		1yr	8.00	7.77		8.65		8.50	8.26		9.14	
	0	2yr		7.85	8.80	8.73			8.34	9.30	9.22	
≤ 80 %	≤\$2,000,000	3yr		7.93					8.42			
VI	≤\$2	4yr		8.01		-			8.50			
		5yr		8.08					8.57			
		1yr	8.50	8.10		8.98			8.59		9.47	
	0	2yr		8.19	9.30	9.07			8.68	9.80	9.22	
≤85 %	≤\$2,000,000	<b>3</b> yr		8.28				9.00	8.77			
VI	≤\$2,	4yr		8.37		-			8.74			
		5yr		8.46					8.95			

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# AAA Non-Resident Fixed

			Non-Re	NR construction cm				
INTER	INTEREST ONLY		<b>+0.40</b> (≤ 75	+0.40				
	JUMBO LOADINGS		\$1,500,001 - \$2,000,000 [Max 85% LVR]	\$2,000,001 - \$2,500,000 [Max 80% LVR]				
L			+0.00	+0.50	-			
			rate	comparison	rate comparison			
		1yr		8.87				
	32mil	2yr	8.28	8.93				
	≤ <b>65</b> % ≤\$2mil	3yr		8.99				
	≤65	4yr		9.05				
		5yr		9.11				
		1yr		9.19				
	≤\$2mil	2yr		9.25	-			
		3yr	8.53	9.31	-			
	≤ <b>75</b> %	4yr		9.37	-			
		5yr		9.43	Fixed Rates <b>unavailable</b>			
		<b>1</b> yr		9.21	while under construction	nder construction		
	32mil	2yr		9.27				
	% ≤\$2	<b>3</b> yr	8.88	9.34				
	≤ 80 %	4yr		9.40				
		5yr		9.46				
		1yr	8.88	9.55				
	≤\$2mil	2yr		9.62				
	S < <	3yr		9.68				
	≤85 %	4yr		9.74				
		5yr		9.80				

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### AAA SMSF Residential Fixed

	SMSF <b>90</b>		SMSF <b>85</b>		SMSF <b>80</b>		SMSF <b>70</b>	
	rate	comparison	rate	comparison	rate	comparison	rate	comparison
						Special \$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		8.86	8.45	8.47	8.15	8.05		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	8.85	9.05		8.66		8.24	7.85	7.94
5 YR FIXED	9.11 9.23 9.38	9.11		8.72		8.30		8.00
7 YR FIXED		9.23		8.83		8.41		8.11
10 YR FIXED			8.98		8.56		8.26	

# AAA SMSF Commercial Fixed

	SMSF	C 80	SMSF	C <b>70</b>	SMSF C <b>60</b>				
	rate	comparison	rate	comparison	rate	comparison			
FIXED	Fixed S ≤ 80% Max								
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		8.53		8.23		8.23			
2 YR FIXED		8.59		8.29		8.29			
3 YR FIXED		8.65		8.36		8.36			
4 YR FIXED	8.65	8.71	8.35	8.42	8.35	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			

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4

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