

Mortgage Loans

Owner Occupied Home Loans

Loan type	Fixed Rate 12 months [^]	Variable Rates		Borrow from
		(P&I)	(I-O)	
Classic	n/a	4.29%	4.49%	\$50k+
Premium	2.59%	3.69%	3.89%	\$150k to \$600k
Premium+	2.59%	3.49%	3.69%	\$600k to \$800k
Platinum	2.59%	3.29%	3.49%	\$800k+

- *P&I = Principal & Interest, I-O = Interest Only*
- *Fixed rate mortgage loans are also available for 1, 2 and 3 years*
- *[^] Introductory rate fixed for first for 12 months*

Investment Home Loans

Loan type	Fixed Rate 12 months [^]	Variable Rates		Borrow from
		(P&I)	(I-O)	
Classic	n/a	4.79%	4.99%	\$50k+
Premium	2.79%	4.19%	4.39%	\$150k to \$600k
Premium+	2.79%	3.99%	4.19%	\$600k to \$800k
Platinum	2.79%	3.79%	3.99%	\$800k+

- *P&I = Principal & Interest, I-O = Interest Only*
- *Fixed rate mortgage loans are also available for 1, 2 and 3 years*
- *[^] Introductory rate fixed for first for 12 months*

Personal Loans

Fixed Rate Car Loan..... fixed rate 9.99%

- *Fixed rate for up to 7 years*
- *New and used cars up to 7 years old*
- *Make extra repayments without penalty*
- *Redraw facility available*

Low Rate Visa Credit Card.....purchase rate 9.99%

- *Low ongoing rate, accepted worldwide, Visa payWave.*
- *Up to 45 days interest free on purchases*
- *Annual fee: \$48.00*
- *Interest rate on Cash Advances: 17.99%*

VIP Personal Loan..... variable rate 6.44%

- *Available to members with an existing mortgage*
- *Admin fee waived if paying annual mortgage package fee*

Personal Loanvariable rate 13.99%

- *Available for secured & unsecured loans*
- *No monthly fees*
- *Make extra repayments without penalty*

Business Loans

Business Loan..... variable rate 4.79%

- *Please add 0.20% for Interest Only Loans*
- *Residential security is required*

Business Overdraft..... variable rate 5.49%

- *Residential security is required*

Business Car Loan fixed rate 9.99%

- *Fixed rate for up to 7 years*
- *New and used cars up to 7 years old*
- *Make extra repayments without penalty*
- *Redraw facility available*

Notes:

The interest rates listed are indicative only. Your loan contract schedule will specify what interest rates apply to your loan. All loan, overdraft and credit card interest is calculated on the daily balance and charged a month in arrears.

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Loans subject to normal eligibility criteria.