LOAN \& CREDIT PRODUCTS: Interest rates are subject to change. Fees and charges may apply. Terms and conditions available on request. Access to products is subject to normal lending criteria.

| HOME LOANS - Owner Occupied and Investment |  |  |
| :---: | :---: | :---: |
|  | Annual Percentage Rate | Comparison Rate ${ }^{45}$ |
| Dream Value Home Loan Variable Rate \$500,000+; Principal \& Interest, new borrowing only | 5.99 | 6.14 |
| Dream Value Home Loan Variable Rate \$150,000+; Principal \& Interest | 6.44 | 6.74 |
| Dream Value Home Loan Variable Rate \$150,000+; Interest Only; | 6.94 | 7.24 |
| Dream Value Home Loan 1 Year Fixed Home Loan | 6.59 | 6.76 |
| Dream Value Home Loan 2 Years Fixed Home Loan | 6.54 | 6.76 |
| Dream Value Home Loan 3 Years Fixed Home Loan | 5.99 | 6.61 |
| Dream Value Home Loan 4 Years Fixed Home Loan | 6.49 | 6.76 |
| Dream Value Home Loan 5 Years Fixed Home Loan | 6.59 | 6.81 |
| Variable Smart Home Loan | 7.44 | 7.57 |
| Variable Smart Home Loan Interest Only | 7.94 | 8.07 |
| 1 Year Fixed Home Loan | 6.69 | 7.49 |
| 2 Year Fixed Home Loan | 6.64 | 7.40 |
| 3 Year Fixed Home Loan | 6.09 | 7.17 |
| 4 Year Fixed Home Loan | 6.59 | 7.25 |
| 5 Year Fixed Home Loan | 6.69 | 7.23 |

${ }^{3}$ The 1-5yr fixed comparison rates are calculated under the assumption at the end of the fixed rate period, the balance of the term
reverts to the standard variable interest rate. The Dream fixed rates revert to the Dream Home Loan variable rate and the
Smart fixed
rates revert to the Smart Home Loan Variable rate.
${ }^{4}$ The Home Loan comparison rate applies to loans with 25 year terms for $\$ 150,000$.
${ }^{5}$ The Dream Value $\$ 500,000$ Home Loan comparison rate applies to loans with 25 year terms for $\$ 300,000$.
Comparison Interest Rate Warning: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.
We may not provide credit for the amounts or terms of the advertised rates above. Please be aware that we do not generally provide a Mortgage loan for a term exceeding 30 years.

| PERSONAL/ CAR LOANS |  |  |
| :---: | :---: | :---: |
|  | Annual Percentage Rate | Comparison Rate |
| Smart Personal Loan (Secured by new or demonstrator vehicle OR Term Deposit - Variable Rate 1 to 7 yrs) | 6.99 | $7.55{ }^{1}$ |
| Smart Personal Loan (Secured by new or demonstrator vehicle OR Term Deposit - Fixed Rate 1 to 5 yrs) | 6.99 | $7.55{ }^{1}$ |
| Smart Personal Loan (Secured by vehicle 0-5 yrs old OR Term Deposit - Variable Rate 1 to 7 yrs | 7.99 | $8.83{ }^{1}$ |
| Smart Personal Loan (Secured by vehicle 0-5 yrs old OR Term Deposit - Fixed Rate 1 to 5 yrs) | 7.69 | $8.53{ }^{1}$ |
| Smart Personal Loan (Secured by vehicle over 5yrs but less than 10 yrs - Variable Rate 1 to 5 yrs) | 9.99 | $10.82^{1}$ |
| Smart Personal Loan (Secured by vehicle over Syrs but less than $10 y r s$ - Fixed Rate 1 to 5 yrs) | 8.99 | $9.82{ }^{1}$ |
| Smart Personal Loan (Unsecured - Variable Rate 1 to 5 yrs) L77 | 11.99 | $12.81^{2}$ |
| Smart Personal Loan (Unsecured - Fixed Rate 1 to 5 yrs) L77 | 10.99 | $11.82{ }^{2}$ |
| Unsecured Green Loan (Unsecured - Fixed Rate 1 to 5 yrs) L77 | 5.49 | $5.49{ }^{1}$ |

1,2 The Personal Loan comparison rate applies to secured and unsecured loans with 5 year terms for \$30,000

## COMMERCIAL LOANS AND CREDIT CARDS

Commercial loans secured and unsecured available
VISA Classic Credit Card -up to 55 interest free days on
purchases
Honeymoon Rate Visa Classic discounted rate for first 6 months,
then standard Visa Classic Credit Card rate
Home Loan Rewards Visa Classic Credit Card

| Amount and rate on application |  |
| :--- | ---: |
| Amount and eligibility on <br> application | $14.00 \%$ pa |
|  | $8.99 \% \mathrm{pa}$ |
| discounted for the life of home <br> $l^{l} \mathrm{on}^{6}$ | $10.74 \% \mathrm{pa}$ |

${ }^{6}$ When the Home Loan is paid out, the interest rate reverts to the standard Classic Credit Card rate.
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