

## LENDING REFERENCE RATES

<b>Home Loans – Owner Occupied</b>	
effective date 14/11/2023	
Home Loan Plus Standard Variable	9.04%
Basic Home Loan	7.75%
<b>Home Loans – Owner Occupied Interest Only</b>	
effective date 29/2/2024	
Home Loan Plus Standard Variable – Interest Only	9.76%
<b>Lines of Credit – Owner Occupied</b>	
effective date 29/2/2024	
Lines of Credit - Standard Variable	10.76%
<b>Personal Loans - Secured</b>	
effective date 14/11/2023	
Secured Personal Loan	13.89%

<b>Home Loans – Investment</b>	
effective date 14/11/2023	
Home Loan Plus Standard Variable – Investment	9.87%
Basic Home Loan - Investment	7.75%
<b>Home Loans – Investment Interest Only</b>	
effective date 29/2/2024	
Home Loan Plus Standard Variable – Interest Only Investment	10.34%
Basic Home Loan - Interest Only Investment	8.20%
<b>Lines of Credit – Investment</b>	
effective date 29/2/2024	
Lines of Credit - Standard Variable - Investment	11.28%
<b>Personal Loans - Unsecured</b>	
effective date 14/11/2023	
Unsecured Personal Loan	17.09%

This is not an advertisement and is not a Comparison Rate Schedule - information is provided for existing customer reference only. A customer's actual interest rate may be higher or lower than the reference rate, depending on their loan type, and any discounts or margins applied to their loan.