



## LENDING REFERENCE RATES

### Home Loans - Owner Occupied

effective date 12/02/2026

Home Loan Plus Standard Variable	8.54%
Basic Home Loan	7.25%

### Home Loans - Owner Occupied Interest Only

effective date 12/02/2026

Home Loan Plus Standard Variable - Interest Only	9.26%

### Lines of Credit - Owner Occupied

effective date 12/02/2026

Lines of Credit - Standard Variable	10.51%

### Personal Loans - Secured

effective date 14/11/2023

Secured Personal Loan	13.89%

### Home Loans - Investment

effective date 12/02/2026

Home Loan Plus Standard Variable - Investment	9.37%
Basic Home Loan - Investment	7.25%

### Home Loans - Investment Interest Only

effective date 12/02/2026

Home Loan Plus Standard Variable - Interest Only Investment	9.84%
Basic Home Loan - Interest Only Investment	7.70%

### Lines of Credit - Investment

effective date 12/02/2026

Lines of Credit - Standard Variable - Investment	11.03%

### Personal Loans - Unsecured

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.

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