



## LENDING REFERENCE RATES

### Home Loans – Owner Occupied

effective date 26/03/2026

Home Loan Plus Standard Variable	8.79%
Basic Home Loan	7.50%

### Home Loans – Owner Occupied Interest Only

effective date 26/03/2026

Home Loan Plus Standard Variable – Interest Only	9.51%
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### Lines of Credit – Owner Occupied

effective date 26/03/2026

Lines of Credit - Standard Variable	10.76%
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### Personal Loans - Secured

effective date 14/11/2023

Secured Personal Loan	13.89%
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### Home Loans – Investment

effective date 26/03/2026

Home Loan Plus Standard Variable – Investment	9.62%
Basic Home Loan - Investment	7.50%

### Home Loans – Investment Interest Only

effective date 26/03/2026

Home Loan Plus Standard Variable – Interest Only Investment	10.09%
Basic Home Loan - Interest Only Investment	7.95%

### Lines of Credit – Investment

effective date 26/03/2026

Lines of Credit - Standard Variable - Investment	11.28%
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### Personal Loans - Unsecured

effective date 14/11/2023

Unsecured Personal Loan	17.09%
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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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