

ADV

Variable Products

	DCF	Effective from
Base Rate		
(add 0.02% over 80%-90% LVR)		
(add 0.15% 90%-95% LVR)	4.21%	15/05/2015
-0.10% discount Pro Pack. \$330 annual fee	4.11%	15/05/2015
-0.10% discount > \$500,000	4.11%	15/05/2015
-0.10% discount <80% LVR. Minimum loan size \$200,000	4.11%	15/05/2015
Meet all the above discount requirements	3.91%	15/05/2015

Fixed

Up to 50% of loan facility is fixed

1 Year Fixed	4.02%	12/02/2015
2 Year Fixed	4.02%	12/02/2015
3 Year Fixed	4.02%	12/02/2015
4 Year Fixed	4.22%	12/02/2015
5 Year Fixed	4.22%	12/02/2015

Greater than 50% and up to 100% of loan facility is fixed

1 Year Fixed	4.17%	12/02/2015
2 Year Fixed	4.17%	12/02/2015
3 Year Fixed	4.17%	12/02/2015
4 Year Fixed	4.37%	12/02/2015
5 Year Fixed	4.37%	12/02/2015
-0.10% discount Pro Pack. \$330 annual fee	TBC	12/02/2015
-0.10% discount <80% LVR. Minimum loan size \$200,000	TBC	12/02/2015

Lo Doc

Base Rate		
(add 0.40% <60% LVR)		
(add 0.60% 60%-80% LVR)	4.21%	15/05/2015
-0.10% discount Pro Pack. \$330 annual fee	4.11%	15/05/2015
-0.10% discount > \$500,000	4.11%	15/05/2015