

## Interest Rate Information Sheet

## FULL DOC

### 1. Low Rate Option – Total Lending ≥ \$200,000<sup>^</sup>

Discounted interest rate product **with annual fee**

**Performance Plus** – Excludes Line of Credit and Vacant Land & Construction loans

	LVR up to 75%				LVR above 75% up to 90%~			
	Interest Rate (p.a.)		Comparison Rate (p.a.) <sup>1</sup>		Interest Rate (p.a.)		Comparison Rate (p.a.) <sup>1</sup>	
<b>Variable Rate</b>	<b>6.25%</b>		6.54%		<b>6.35%</b>		6.64%	
<b>Fixed Rates</b>	<b>With Combo Discount</b> <i>Fixed rate loan is ≤50% of total lending</i>	<b>No Combo Discount</b> <i>Fixed rate loan is &gt;50% of total lending</i>	<i>With Combo Discount</i>	<i>No Combo Discount</i>	<b>With Combo Discount</b> <i>Fixed rate loan is ≤50% of total lending</i>	<b>No Combo Discount</b> <i>Fixed rate loan is &gt;50% of total lending</i>	<i>With Combo Discount</i>	<i>No Combo Discount</i>
<b>1 Year</b>	<b>5.69%</b>	<b>5.84%</b>	6.48%	6.50%	<b>5.79%</b>	<b>5.94%</b>	6.58%	6.60%
<b>2 Years</b>	<b>5.71%</b>	<b>5.86%</b>	6.43%	6.46%	<b>5.81%</b>	<b>5.96%</b>	6.53%	6.56%
<b>3 Years</b>	<b>5.73%</b>	<b>5.88%</b>	6.39%	6.44%	<b>5.83%</b>	<b>5.98%</b>	6.49%	6.53%
<b>4 Years</b>	<b>6.61%</b>	<b>6.76%</b>	6.67%	6.73%	<b>6.71%</b>	<b>6.86%</b>	6.77%	6.83%
<b>5 Years</b>	<b>6.67%</b>	<b>6.82%</b>	6.73%	6.79%	<b>6.77%</b>	<b>6.92%</b>	6.83%	6.89%

**Equity Plus** – Line of Credit loan

<b>Variable Rate</b>	<b>6.40%</b>	6.69%	<b>6.50%</b>	6.79%
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**Vacant Land and Construction Loans** - Variable Rate loans only

<b>Construction</b>	<b>6.40%</b>	6.69%	<b>6.50%</b>	6.79%
<b>Vacant Land</b>	<b>6.40%</b>	6.69%	<b>6.50%</b>	6.79%

### 2. Standard Option – Total Lending ≥ \$200,000<sup>^</sup>

Competitive interest rate product with **No annual fee**

**Performance Plus** – Excludes Line of Credit and Vacant Land & Construction loans

	LVR up to 75%				LVR above 75% up to 90%~			
	Interest Rate (p.a.)		Comparison Rate (p.a.) <sup>1</sup>		Interest Rate (p.a.)		Comparison Rate (p.a.) <sup>1</sup>	
<b>Variable Rate</b>	<b>6.35%</b>		6.35%		<b>6.45%</b>		6.45%	
<b>Fixed Rates</b>	<b>With Combo Discount</b> <i>Fixed rate loan is ≤50% of total lending</i>	<b>No Combo Discount</b> <i>Fixed rate loan is &gt;50% of total lending</i>	<i>With Combo Discount</i>	<i>No Combo Discount</i>	<b>With Combo Discount</b> <i>Fixed rate loan is ≤50% of total lending</i>	<b>No Combo Discount</b> <i>Fixed rate loan is &gt;50% of total lending</i>	<i>With Combo Discount</i>	<i>No Combo Discount</i>
<b>1 Year</b>	<b>5.79%</b>	<b>5.94%</b>	6.30%	6.31%	<b>5.89%</b>	<b>6.04%</b>	6.40%	6.41%
<b>2 Years</b>	<b>5.81%</b>	<b>5.96%</b>	6.25%	6.28%	<b>5.91%</b>	<b>6.06%</b>	6.35%	6.38%
<b>3 Years</b>	<b>5.83%</b>	<b>5.98%</b>	6.21%	6.25%	<b>5.93%</b>	<b>6.08%</b>	6.31%	6.35%
<b>4 Years</b>	<b>6.71%</b>	<b>6.86%</b>	6.49%	6.54%	<b>6.81%</b>	<b>6.96%</b>	6.59%	6.64%
<b>5 Years</b>	<b>6.77%</b>	<b>6.92%</b>	6.54%	6.61%	<b>6.87%</b>	<b>7.02%</b>	6.64%	6.71%

**Equity Plus** – Line of Credit loan

<b>Variable Rate</b>	<b>6.50%</b>	6.50%	<b>6.60%</b>	6.60%
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**Vacant Land and Construction Loans** - Variable Rate loans only

<b>Construction</b>	<b>6.50%</b>	6.50%	<b>6.60%</b>	6.60%
<b>Vacant Land</b>	<b>6.50%</b>	6.50%	<b>6.60%</b>	6.60%

## Fees – Refer overleaf for fee details or for full details of fees and charges refer to the Fees and Charges Booklet.

### Important Information:

<sup>^</sup>Where Total Lending is <\$200,000 an additional interest rate loading of one of the following must be added to the above rates:

- 0.13% p.a. where the LVR is ≤ 75%; or
- 0.03% p.a. where the LVR is > 75% and ≤ 90%.

~An interest rate loading of 0.15% p.a. applies for loans with a base LVR greater than 90%.

<sup>1</sup> This comparison rate is for a loan of \$150,000 over 25 years. WARNING: This comparison rate applies 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.

Variable interest rates effective from Friday 16 December 2011.

Fixed interest rates effective from Tuesday 6 December 2011.

**- See reverse for Low Doc Interest Rates -**

## Interest Rate Information Sheet

## LOW DOC

### 1. Low Rate Option - Discounted interest rate product with annual fee

**Performance Plus** – Excludes Line of Credit and Vacant Land & Construction loans

	LVR up to 60%				LVR above 60% up to 80%			
	Interest Rate (p.a.)		Comparison Rate (p.a.) <sup>1</sup>		Interest Rate (p.a.)		Comparison Rate (p.a.) <sup>1</sup>	
<b>Variable Rate</b>	<b>6.58%</b>		<b>6.87%</b>		<b>6.78%</b>		<b>7.06%</b>	
<b>Fixed Rates</b>	<b>With Combo Discount</b> <i>Fixed rate loan is ≤50% of total lending</i>	<b>No Combo Discount</b> <i>Fixed rate loan is &gt;50% of total lending</i>	<i>With Combo Discount</i>	<i>No Combo Discount</i>	<b>With Combo Discount</b> <i>Fixed rate loan is ≤50% of total lending</i>	<b>No Combo Discount</b> <i>Fixed rate loan is &gt;50% of total lending</i>	<i>With Combo Discount</i>	<i>No Combo Discount</i>
<b>1 Year</b>	<b>6.02%</b>	<b>6.17%</b>	6.81%	6.82%	<b>6.22%</b>	<b>6.37%</b>	7.00%	7.02%
<b>2 Years</b>	<b>6.04%</b>	<b>6.19%</b>	6.76%	6.79%	<b>6.24%</b>	<b>6.39%</b>	6.96%	6.99%
<b>3 Years</b>	<b>6.06%</b>	<b>6.21%</b>	6.72%	6.76%	<b>6.26%</b>	<b>6.41%</b>	6.91%	6.96%
<b>4 Years</b>	<b>6.94%</b>	<b>7.09%</b>	7.00%	7.06%	<b>7.14%</b>	<b>7.29%</b>	7.20%	7.25%
<b>5 Years</b>	<b>7.00%</b>	<b>7.15%</b>	7.05%	7.12%	<b>7.20%</b>	<b>7.35%</b>	7.25%	7.32%

**Equity Plus** - Line of Credit loan

<b>Variable Rate</b>	<b>6.73%</b>	7.01%	<b>6.93%</b>	7.03%
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**Vacant Land and Construction Loans** – Variable Rate loans only

<b>Construction</b>	<b>6.73%</b>	7.01%	<b>6.93%</b>	7.03%
<b>Vacant Land</b>	<b>6.73%</b>	7.01%	<b>6.93%</b>	7.03%

### 2. Standard Option - Competitive interest rate product with No annual fee

**Performance Plus** – Excludes Line of Credit and Vacant Land & Construction loans

	LVR up to 60%				LVR above 60% up to 80%			
	Interest Rate (p.a.)		Comparison Rate (p.a.) <sup>1</sup>		Interest Rate (p.a.)		Comparison Rate (p.a.) <sup>1</sup>	
<b>Variable Rate</b>	<b>6.68%</b>		<b>6.68%</b>		<b>6.88%</b>		<b>6.88%</b>	
<b>Fixed Rates</b>	<b>With Combo Discount</b> <i>Fixed rate loan is ≤50% of total lending</i>	<b>No Combo Discount</b> <i>Fixed rate loan is &gt;50% of total lending</i>	<i>With Combo Discount</i>	<i>No Combo Discount</i>	<b>With Combo Discount</b> <i>Fixed rate loan is ≤50% of total lending</i>	<b>No Combo Discount</b> <i>Fixed rate loan is &gt;50% of total lending</i>	<i>With Combo Discount</i>	<i>No Combo Discount</i>
<b>1 Year</b>	<b>6.12%</b>	<b>6.27%</b>	6.63%	6.64%	<b>6.32%</b>	<b>6.47%</b>	6.83%	6.84%
<b>2 Years</b>	<b>6.14%</b>	<b>6.29%</b>	6.58%	6.61%	<b>6.34%</b>	<b>6.49%</b>	6.78%	6.81%
<b>3 Years</b>	<b>6.16%</b>	<b>6.31%</b>	6.54%	6.58%	<b>6.36%</b>	<b>6.51%</b>	6.73%	6.78%
<b>4 Years</b>	<b>7.04%</b>	<b>7.19%</b>	6.82%	6.87%	<b>7.24%</b>	<b>7.39%</b>	7.02%	7.08%
<b>5 Years</b>	<b>7.10%</b>	<b>7.25%</b>	6.87%	6.94%	<b>7.30%</b>	<b>7.45%</b>	7.07%	7.14%

**Equity Plus** - Line of Credit loan

<b>Variable Rate</b>	<b>6.83%</b>	6.83%	<b>7.03%</b>	7.03%
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**Vacant Land and Construction Loans** – Variable Rate loans only

<b>Construction</b>	<b>6.83%</b>	6.83%	<b>7.03%</b>	7.03%
<b>Vacant Land</b>	<b>6.83%</b>	6.83%	<b>7.03%</b>	7.03%

**Fees<sup>2</sup>** – For full details of fees and charges refer to the Fees and Charges Booklet.

Fee Type	Fee Amount
<b>Application Fee</b> (once-off)	NIL! Waived until further notice.
<b>Title Insurance Fee</b> (once-off)	NIL! Waived until further notice.
<b>Low Rate Option Annual Fee</b>	<b>\$330 per annum</b>
<b>Fixed Rate Lock Fee</b>	<b>\$395 per loan.</b> Payable where the Lock Rate option is selected. This option guarantees that the interest rate will not change for up to 2 months. Lock Rate option must be selected at time of application. Where it is not selected, the fixed rate at time of settlement will be applied.

**Important Information:**

<sup>2</sup> All fees are subject to change.