

Interest Rate Information Sheet (effective 16 December 2011)

New Low Rate Option available! Reduce all interest rates by an additional - 0.10% p.a.

Refer below for further details

PRODUCT		Performance Plus				Equity Plus			
		Interest rate (p.a.)		Comparison Rate (p.a.) ²		Interest Rate (p.a.)		Comparison Rate (p.a.) ²	
		Low Rate Option	Standard	Low Rate Option	Standard	Low Rate Option	Standard	Low Rate Option	Standard
Full Doc Variable	Total Lending ≥ \$200,000	6.25% ¹	6.35% ¹	6.54%	6.35%	6.40%	6.50%	6.69%	6.50%
	LVR up to 75%	6.35% ¹	6.45% ¹	6.64%	6.45%	6.50%	6.60%	6.79%	6.60%
	LVR above 75% up to 90%								
	Standard Rate	6.38% ^{1,4}	6.48% ^{1,4}	6.67%	6.48%	6.53%	6.63%	6.82%	6.63%
	<i>Applies when above criteria not met</i>								
Low Doc Variable	LVR up to 60%	6.58% ¹	6.68% ¹	6.87%	6.68%	6.73%	6.83%	7.01%	6.83%
	LVR above 60%	6.78% ¹	6.88% ¹	7.06%	6.88%	6.93%	7.03%	7.21%	7.03%

Full Doc Fixed Interest Rates (p.a.)	Total Lending ≥ \$200,000 LVR up to 75%	Total Lending ≥ \$200,000 LVR above 75% up to ≤90%	Standard Rate
1 Year	5.94%	6.04%	6.07%
2 Years	5.96%	6.06%	6.09%
3 Years	5.98%	6.08%	6.11%
4 Years	6.86%	6.96%	6.99%
5 Years	6.92%	7.02%	7.05%
10 Years	7.97%	8.07%	8.10%
Combo Discount	Reduce above fixed rates by -0.15% p.a. where fixed loan portion of a loan facility is ≤ 50% of the total loan facility		
Low Rate Option	Reduce above fixed rates by -0.10% p.a. with Low Rate Option. Fees apply.		

	Comparison Rate (p.a.) ² - Full Doc Fixed Interest Rates		
1 Year	6.31%	6.41%	6.44%
2 Years	6.28%	6.38%	6.41%
3 Years	6.25%	6.35%	6.38%
4 Years	6.54%	6.64%	6.67%
5 Years	6.61%	6.71%	6.74%
10 Years	7.55%	7.65%	7.68%

Low Doc Fixed Interest Rates (p.a.)	LVR up to 60%	LVR above 60%
1 Year	6.27%	6.47%
2 Years	6.29%	6.49%
3 Years	6.31%	6.51%
4 Years	7.19%	7.39%
5 Years	7.25%	7.45%
10 Years	8.30%	8.50%
Combo Discount	Reduce above fixed rates by -0.15% p.a. where fixed loan portion of a loan facility is ≤ 50% of the total loan facility	
Low Rate Option	Reduce above fixed rates by -0.10% p.a. with Low Rate Option. Fees apply.	

	Comparison Rate (p.a.) ² - Low Doc Fixed Interest Rates	
1 Year	6.64%	6.84%
2 Years	6.60%	6.80%
3 Years	6.58%	6.78%
4 Years	6.87%	7.07%
5 Years	6.94%	7.14%
10 Years	7.89%	8.09%

Fees ³	
Application Fee <i>(once-off)</i>	NIL! Waived until further notice
Title Insurance Fee <i>(once-off)</i>	NIL! Waived until further notice
Low Rate Option (NEW!)	\$330 per annum – reduce new variable and fixed interest rates by an additional -0.10% p.a. Discount applies for life of the loan whilst annual fee is paid.

Fixed Rates ³	
Fixed Rate Lock Fee	\$395 per loan Payable where the Lock Rate option on fixed rate loans is selected. This option guarantees that the interest rate will not change for up to 2 months. The Lock Rate option must be selected at time of application. Where the Lock Rate option is not selected, this fee is not payable and the fixed rate available at time of settlement will be applied.
Lender's Early Payment Loss (Fixed Rate)	Break costs are payable if facility is repaid in part or in full prior to the fixed rate expiration date. They represent the lenders loss from early repayment.

¹ An interest rate loading of 0.15% p.a. applies for vacant land and construction loans.

² 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.

³ For full details of fees and charges refer to the Fees and Charges Booklet available from your broker. All fees are subject to change.

⁴ An interest rate loading of 0.15% p.a. applies for loans with a base LVR greater than 90%.

Variable interest rates effective from Friday, 16 December 2011.

Fixed interest rates effective from Tuesday 6 December 2011.