

OWNER OCCUPIER Variable Rates (P&I only)			
Product	LVR	Interest Rate	Comparison Rate <sup>1</sup>
BOSBasic <sup>2</sup>	70%	2.84% p.a.	2.89% p.a.
Expect More Home Loan <sup>3</sup>	<=70%	2.94% p.a.	2.96% p.a.
	>70%<=80%	2.94% p.a.	3.37% p.a.
	>80%<=90% (incl. LMI)	3.30% p.a.	3.72% p.a.
Standard Variable Rate	95% (incl. LMI)	4.88% p.a.	5.04% p.a.
Home Equity Maximiser (IO)	70%	4.84% p.a. <sup>4</sup>	N/A

OWNER OCCUPIER EXPECT MORE HOME LOAN Fixed Rates (P&I only)			
Term	LVR	Interest Rate	Comparison Rate <sup>1</sup>
1 year fixed	<=70%	2.79% p.a.	2.95% p.a.
	>70%<=90% (incl. LMI)	2.79% p.a.	3.36% p.a.
2 years fixed	<=70%	2.79% p.a.	2.93% p.a.
	>70%<=90% (incl. LMI)	2.79% p.a.	3.34% p.a.
3 years fixed	<=70%	2.79% p.a.	2.92% p.a.
	>70%<=90% (incl. LMI)	2.79% p.a.	3.33% p.a.
5 years fixed	<=70%	2.99% p.a.	2.98% p.a.
	>70%<=90% (incl. LMI)	2.99% p.a.	3.39% p.a.

INVESTMENT Variable Rates			
Product	LVR	Interest Rate	Comparison Rate
BOSBasic <sup>2</sup> (P&I)	70%	3.20% p.a.	3.25% p.a. <sup>1</sup>
BOSBasic <sup>2</sup> (IO)	70%	3.40% p.a.	3.27% p.a. <sup>5</sup>
Expect More Home Loan (P&I)	<=80%	3.50% p.a.	3.91% p.a. <sup>1</sup>
	>80%<=90% (incl. LMI)	4.30% p.a.	4.70% p.a. <sup>1</sup>
Expect More Home Loan (IO)	<=80%	3.60% p.a.	3.92% p.a. <sup>5</sup>
Standard Variable Rate (P&I)	90% (incl. LMI)	5.91% p.a.	6.06% p.a. <sup>1</sup>
Standard Variable Rate (IO)	80%	6.06% p.a.	6.21% p.a. <sup>1</sup>

INVESTMENT EXPECT MORE HOME LOAN Fixed Rates			
Term	LVR	Interest Rate (IO)	Comparison Rate <sup>1</sup> (IO)
1 year fixed	<=80%	3.35% p.a.	3.90% p.a.
2 year fixed	<=80%	3.35% p.a.	3.89% p.a.
3 year fixed	<=80%	3.35% p.a.	3.88% p.a.
5 year fixed	<=80%	3.65% p.a.	3.97% p.a.
Term	LVR	Interest Rate (P&I)	Comparison Rate <sup>1</sup> (P&I)
1 year fixed	<=90% (incl. LMI)	3.15% p.a.	3.88% p.a.
2 year fixed	<=90% (incl. LMI)	3.15% p.a.	3.85% p.a.
3 year fixed	<=90% (incl. LMI)	3.15% p.a.	3.83% p.a.
5 year fixed	<=90% (incl. LMI)	3.35% p.a.	3.85% p.a.

<sup>1</sup> The comparison rate is based on a secured loan of \$150K over a term of 25 years. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. All fixed comparison rates are calculated on the basis they roll to the variable Expect More Home Loan rate at the end of the fixed rate period. Fixed rate interest only loans are calculated as interest only for the duration of the fixed term reverting to principal and interest for the rest of the loan term.

<sup>2</sup> BOSBasic Home Loan applies for new loans and/or refinances for loan amounts from \$250,000 and above. Pre-requisites: Metro postcodes only (excluding NT, WA & TAS) and min 1 year in the same line of employment.

<sup>3</sup> Expect More Home Loan Package applies for new Principal and Interest loans and/or refinances for Owner Occupied or Investment home loan applications. Pre-requisites - Metro postcodes only (excluding NT, WA & TAS).

<sup>4</sup> The Rate of 4.84% p.a. (2.56% discount off the Standard Variable Rate of 7.40% p.a.).

<sup>5</sup> The comparison rate is based on a secured loan of \$150K 1 year Interest Only, over a term of 25 years. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Fixed rate loans will revert to 1.00% discount off the Standard Variable Rate which is currently 4.88% p.a. for Owner Occupier loans, 5.91% p.a. for Investment P&I loans and 6.06% p.a. for Investment IO loans.

Rates and Offer are subject to change at any time. All applications subject to meeting lending criteria and Bank of Sydney approval. Terms and Conditions and Fees & Charges apply - available from any branch, at banksyd.com.au or by calling 13 95 00. Bank of Sydney Ltd (BOS) ABN 44 093 488 629. AFSL & Australian Credit Licence Number 243 444.