

| OWNER OCCUPIER Variable Rates (P&I only)                    |                       |                     |                                    |                    |                                   |
|---|-----------------------|---------------------|------------------------------------|--------------------|-----------------------------------|
| Product   | LVR                   | Interest Rate       | Comparison Rate <sup>2</sup>       |                    |                                   |
| BOSBasic <sup>3</sup>                                       | 80%                   | 3.55% p.a.          | 3.57% p.a.                         |                    |                                   |
| Expect More Home Loan                                       | <=70%                 | 3.66% p.a.          | 3.68% p.a.                         |                    |                                   |
|   | >70%<=80%             | 3.66% p.a.          | 4.07% p.a.                         |                    |                                   |
|   | >80%<=95% (incl. LMI) | 4.07% p.a.          | 4.47% p.a.                         |                    |                                   |
| Standard Variable Rate                                      | 95%                   | 5.72% p.a.          | 5.87% p.a.                         |                    |                                   |
| Home Equity Maximiser (IO)                                  | 95%                   | 5.53% p.a.          | N/A                                |                    |                                   |
| OWNER OCCUPIER EXPECT MORE HOME LOAN Fixed Rates (P&I only) |                       |                     |                                    |                    |                                   |
| Term  | LVR                   | Interest Rate       | Comparison Rate <sup>2</sup>       |                    |                                   |
| 1 year fixed  | <=70%                 | 3.84% p.a.          | 4.65% p.a.                         |                    |                                   |
|   | >70%<=95% (incl. LMI) | 3.84% p.a.          | 5.02% p.a.                         |                    |                                   |
| 2 years fixed   | <=70%                 | 3.89% p.a.          | 4.58% p.a.                         |                    |                                   |
|   | >70%<=95% (incl. LMI) | 3.89% p.a.          | 4.95% p.a.                         |                    |                                   |
| 3 years fixed   | <=70%                 | 3.89% p.a.          | 4.52% p.a.                         |                    |                                   |
|   | >70%<=95% (incl. LMI) | 3.89% p.a.          | 4.89% p.a.                         |                    |                                   |
| 5 years fixed   | <=70%                 | 4.19% p.a.          | 4.52% p.a.                         |                    |                                   |
|   | >70%<=95% (incl. LMI) | 4.19% p.a.          | 4.89% p.a.                         |                    |                                   |
| INVESTMENT Variable Rates                                   |                       |                     |                                    |                    |                                   |
| Product   | LVR                   | Interest Rate       | Comparison Rate <sup>2</sup>       |                    |                                   |
| BOSBasic <sup>3</sup> (P&I)                                 | 70%                   | 3.99% p.a.          | 4.01% p.a.                         |                    |                                   |
| BOSBasic <sup>3</sup> (IO)                                  | 70%                   | 4.29% p.a.          | 4.31% p.a.                         |                    |                                   |
| Expect More Home Loan (P&I)                                 | <=70%                 | 4.19% p.a.          | 4.21% p.a.                         |                    |                                   |
|   | >70%<=80%             | 4.19% p.a.          | 4.78% p.a.                         |                    |                                   |
|   | >80%<=90% (incl. LMI) | 4.99% p.a.          | 5.37% p.a.                         |                    |                                   |
| Expect More Home Loan (IO)                                  | <=70%                 | 4.39% p.a.          | 4.41% p.a.                         |                    |                                   |
|   | >70%<=80%             | 4.39% p.a.          | 4.78% p.a.                         |                    |                                   |
|   | >80%<=90% (incl. LMI) | 5.24% p.a.          | 5.62% p.a.                         |                    |                                   |
| Standard Variable Rate (P&I)                                | 90% (incl. LMI)       | 6.70% p.a.          | 6.85% p.a.                         |                    |                                   |
| Standard Variable Rate (IO)                                 | 90% (incl. LMI)       | 6.85% p.a.          | 7.00% p.a.                         |                    |                                   |
| INVESTMENT EXPECT MORE HOME LOAN Fixed Rates                |                       |                     |                                    |                    |                                   |
| Term  | LVR                   | Interest Rate (P&I) | Comparison Rate <sup>2</sup> (P&I) | Interest Rate (IO) | Comparison Rate <sup>2</sup> (IO) |
| 1 year fixed  | <=70%                 | 4.09% p.a.          | 5.56% p.a.                         | 4.29% p.a.         | 5.71% p.a.                        |
|   | >70%<=90% (incl. LMI) | 4.09% p.a.          | 5.91% p.a.                         | 4.29% p.a.         | 6.06% p.a.                        |
| 2 years fixed   | <=70%                 | 4.14% p.a.          | 5.42% p.a.                         | 4.34% p.a.         | 5.58% p.a.                        |
|   | >70%<=90% (incl. LMI) | 4.14% p.a.          | 5.77% p.a.                         | 4.34% p.a.         | 5.93% p.a.                        |
| 3 years fixed   | <=70%                 | 4.24% p.a.          | 5.32% p.a.                         | 4.44% p.a.         | 5.48% p.a.                        |
|   | >70%<=90% (incl. LMI) | 4.24% p.a.          | 5.67% p.a.                         | 4.44% p.a.         | 5.83% p.a.                        |
| 5 years fixed   | <=70%                 | 4.59% p.a.          | 5.25% p.a.                         | 4.79% p.a.         | 5.42% p.a.                        |
|   | >70%<=90% (incl. LMI) | 4.59% p.a.          | 5.60% p.a.                         | 4.79% p.a.         | 5.76% p.a.                        |

<sup>1</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>2</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.

<sup>3</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.

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 1300 BANKING (1300 226 546). Bank of Sydney Ltd (BOS) ABN 44 093 488 629. AFSL & Australian Credit Licence Number 243 444.