

OWNER OCCUPIED - Expect More Home Loan Package Variable Rate¹ (P&I only)

Product	LVR<=70%		LVR>70%<=80%		LVR>80%<=95% (incl. LMI)	
	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²
Owner Occupied						
Expect More Home Loan	3.66% p.a.	3.68% p.a.	3.66% p.a.	4.07% p.a.	4.07% p.a.	4.47% p.a.
Standard Variable Rate	5.72% p.a.	5.87% p.a.	5.72% p.a.	5.87% p.a.	5.72% p.a.	5.87% p.a.
Home Equity Maximiser (IO)	5.53% p.a.	N/A	5.53% p.a.	N/A	5.53% p.a.	N/A

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Product	LVR<=70%		LVR>70%<=80%		LVR>80%<=95% (incl. LMI)	
	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²
Term						
1 Year	3.84% p.a.	4.65% p.a.	3.84% p.a.	5.02% p.a.	3.84% p.a.	5.02% p.a.
2 Years	3.89% p.a.	4.58% p.a.	3.89% p.a.	4.95% p.a.	3.89% p.a.	4.95% p.a.
3 Years	3.89% p.a.	4.52% p.a.	3.89% p.a.	4.89% p.a.	3.89% p.a.	4.89% p.a.
5 Years	4.19% p.a.	4.52% p.a.	4.19% p.a.	4.89% p.a.	4.19% p.a.	4.89% p.a.

INVESTMENT - Expect More Home Loan Package Variable Rate

Product	LVR<=70%		LVR>70%<=80%		LVR>80%<=90% (incl. LMI)	
	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²
Investment						
Expect More Home Loan P&I	4.19% p.a.	4.21% p.a.	4.19% p.a.	4.59% p.a.	4.99% p.a.	5.37% p.a.
Expect More Home Loan IO	4.39% p.a.	4.41% p.a.	4.39% p.a.	4.78% p.a.	5.24% p.a.	5.62% p.a.
Standard Variable Rate P&I	6.70% p.a.	6.85% p.a.	6.70% p.a.	6.85% p.a.	6.85% p.a.	7.00% p.a.
Standard Variable Rate IO	6.85% p.a.	7.00% p.a.	6.85% p.a.	7.00% p.a.	6.85% p.a.	7.00% p.a.
Home Equity Maximiser (IO)	5.85% p.a.	N/A	5.85% p.a.	N/A	5.85% p.a.	N/A

INVESTMENT - Expect More Home Loan Package Fixed Rate (P&I)

Product	LVR<=70%		LVR>70%<=80%		LVR>80%<=90% (incl. LMI)	
	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²
Term						
1 Year	4.09% p.a.	5.56% p.a.	4.09% p.a.	5.91% p.a.	4.09% p.a.	5.91% p.a.
2 Years	4.14% p.a.	5.42% p.a.	4.14% p.a.	5.77% p.a.	4.14% p.a.	5.77% p.a.
3 Years	4.24% p.a.	5.32% p.a.	4.24% p.a.	5.67% p.a.	4.24% p.a.	5.67% p.a.
5 Years	4.59% p.a.	5.25% p.a.	4.59% p.a.	5.60% p.a.	4.59% p.a.	5.60% p.a.

INVESTMENT - Expect More Home Loan Package Fixed Rate (IO)

Product	LVR<=70%		LVR>70%<=80%		LVR>80%<=90% (incl. LMI)	
	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²	Rate p.a.	Comparison Rate p.a. ²
Term						
1 Year	4.29% p.a.	5.71% p.a.	4.29% p.a.	6.06% p.a.	4.29% p.a.	6.06% p.a.
2 Years	4.34% p.a.	5.58% p.a.	4.34% p.a.	5.93% p.a.	4.34% p.a.	5.93% p.a.
3 Years	4.44% p.a.	5.48% p.a.	4.44% p.a.	5.83% p.a.	4.44% p.a.	5.83% p.a.
5 Years	4.79% p.a.	5.42% p.a.	4.79% p.a.	5.76% p.a.	4.79% p.a.	5.76% p.a.

¹Expect 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).
²The 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.

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