

OWNER OCCUPIER Variable Rates (P&I only)			
Product	LVR	Interest Rate	Comparison Rate ²
BOSBasic ³	90%	3.11% p.a.	3.13% p.a.
Expect More Home Loan ⁴	<=70%	3.27% p.a.	3.29% p.a.
	>70%<=80%	3.27% p.a.	3.69% p.a.
	>80%<=95% (incl. LMI)	3.63% p.a.	4.04% p.a.
Standard Variable Rate	95%	5.28% p.a.	5.44% p.a.
Home Equity Maximiser (IO)	95%	5.09% p.a. ⁵	N/A

OWNER OCCUPIER EXPECT MORE HOME LOAN Fixed Rates (P&I only)			
Term	LVR	Interest Rate	Comparison Rate ²
1 year fixed	<=70%	3.66% p.a.	4.24% p.a.
	>70%<=95% (incl. LMI)	3.66% p.a.	4.62% p.a.
2 years fixed	<=70%	3.66% p.a.	4.18% p.a.
	>70%<=95% (incl. LMI)	3.66% p.a.	4.56% p.a.
3 years fixed	<=70%	3.62% p.a.	4.12% p.a.
	>70%<=95% (incl. LMI)	3.62% p.a.	4.50% p.a.
5 years fixed	<=70%	3.96% p.a.	4.17% p.a.
	>70%<=95% (incl. LMI)	3.96% p.a.	4.55% p.a.

INVESTMENT Variable Rates			
Product	LVR	Interest Rate	Comparison Rate ²
BOSBasic ³ (P&I)	70%	3.60% p.a.	3.62% p.a.
BOSBasic ³ (IO)	70%	3.90% p.a.	3.92% p.a.
Expect More Home Loan (P&I)	<=70%	3.80% p.a.	3.82% p.a.
	>70%<=80%	3.80% p.a.	4.21% p.a.
	>80%<=90% (incl. LMI)	4.60% p.a.	4.99% p.a.
Expect More Home Loan (IO)	<=80%	4.00% p.a.	4.40% p.a.
	>80%<=90% (incl. LMI)	4.85% p.a.	5.23% p.a.
Standard Variable Rate (P&I)	90% (incl. LMI)	6.31% p.a.	6.46% p.a.
Standard Variable Rate (IO)	90% (incl. LMI)	6.46% p.a.	6.61% p.a.

INVESTMENT EXPECT MORE HOME LOAN Fixed Rates					
Term	LVR	Interest Rate (P&I)	Comparison Rate ² (P&I)	Interest Rate (IO)	Comparison Rate ² (IO)
1 year fixed	<=70%	3.96% p.a.	5.19% p.a.	4.16% p.a.	5.70% p.a.
	>70%<=90% (incl. LMI)	3.96% p.a.	5.55% p.a.		
2 years fixed	<=70%	3.96% p.a.	5.07% p.a.	4.16% p.a.	5.59% p.a.
	>70%<=90% (incl. LMI)	3.96% p.a.	5.43% p.a.		
3 years fixed	<=70%	3.92% p.a.	4.95% p.a.	4.12% p.a.	5.47% p.a.
	>70%<=90% (incl. LMI)	3.92% p.a.	5.31% p.a.		
5 years fixed	<=70%	4.26% p.a.	4.89% p.a.	4.46% p.a.	5.41% p.a.
	>70%<=90% (incl. LMI)	4.26% p.a.	5.25% 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.

³BOSBasic 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.

⁴The Special Rate of 3.27% p.a. (2.01%* discount off the Standard Variable Rate of 5.28% p.a.).

⁵The Special Rate of 5.09% p.a. (2.56%* discount off the Standard Variable Rate of 7.65% p.a.).

Fixed rate loans will revert to 1.00% discount off the Standard Variable rate which is currently 5.28%p.a.

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.

Rates effective 23rd July 2019

CAMPAIGN RATES

Applications received by 30th September 2019

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Expect More Home Loan ¹ (P&I)	80%	3.19% p.a.	3.21% p.a.

INVESTMENT Variable Rates			
Product	LVR	Interest Rate	Comparison Rate ²
BOSBasic ³ (P&I)	80%	3.49% p.a. ⁴	3.55% p.a.
BOSBasic ³ (IO)	80%	3.55% p.a.	3.61% p.a.
Expect More Home Loan ¹ (P&I)	80%	3.59% p.a.	3.61% p.a.
	>80%<=90% (incl. LMI)	4.60% p.a.	4.99% p.a.
Expect More Home Loan ¹ (IO)	80%	3.66% p.a.	3.68% p.a.
	>80%<=90% (incl. LMI)	4.85% p.a.	5.23% 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.

³BOSBasic Home Loan applies for new loans and/or refinances for loan amounts from \$250K and above. Pre-requisites: Metro postcodes only (excluding NT, WA & TAS) and min 1 year in the same line of employment.

⁴The Special Rate of 3.49% p.a. (0.11% discount off the BOSBasic Variable rate of 3.60% p.a.).

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