

# Interest Rate Disclosure

## Prime Product - Annual Interest Rates

Standard	Variable	1 Yr Fixed	2 Yrs Fixed	3Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
≤80% LVR	4.50%	4.45%	3.89%	3.94%	4.49%	4.59%
80% - 90% LVR	4.90%	4.85%	4.29%	4.34%	5.05%	5.18%
Alt Doc	Variable	1 Yr Fixed	2 Yrs Fixed	3Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
≤80% LVR	4.84%	4.99%	4.64%	4.69%	4.99%	5.09%
Standard Investment	Variable	1 Yr Fixed	2 Yrs Fixed	3Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
≤70% LVR	4.50%	4.45%	3.89%	3.94%	4.49%	4.59%
70% - 80% LVR	4.90%	4.85%	4.29%	4.34%	5.05%	5.18%
Alt Doc Investment	Variable	1 Yr Fixed	2 Yrs Fixed	3Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
≤70% LVR	4.84%	4.99%	4.64%	4.69%	4.99%	5.09%
70% - 80% LVR	5.24%	5.39%	5.04%	5.09%	5.39%	5.49%

## Specialist Product - Annual Interest Rates

Full Doc - Variable	Specialist Clear	Specialist Plus	Specialist Assist
≤60% LVR	5.90%	5.99%	7.28%
60% - 65% LVR	5.99%	6.19%	7.66%
65% - 70% LVR	6.09%	6.39%	7.66%
70% - 75% LVR	6.29%	6.69%	8.51%
75% - 80% LVR	7.19%	7.64%	8.51%
80% - 85% LVR	7.72%	8.91%	9.31%
85% - 90% LVR	7.82%	9.01%	9.41%
Alt Doc - Variable	Specialist Clear	Specialist Plus	Specialist Assist
≤60% LVR	5.99%	6.09%	7.69%
60% - 65% LVR	6.19%	6.39%	8.20%
65% - 70% LVR	6.39%	6.69%	8.20%
70% - 75% LVR	6.69%	7.09%	9.31%
75% - 80% LVR	7.64%	8.09%	9.31%
80% - 85% LVR	8.30%	9.66%	10.36%
85% - 90% LVR	8.40%	9.76%	10.46%

**Variable:** where an interest rate is called a variable rate, this means that the interest rate can go up or down.

**Fixed:** where an interest rate is called a fixed rate, this means that the interest rate stays the same for the length of the fixed rate period. However, the fixed rates set out above are indicative and can change before a loan is settled.

**LVR:** the term LVR (loan to value ratio) means in the context of a loan, the ratio of the Total Loan Amount to the value of the property used as security for the loan. Please note - that the value of the security property is our decision and determined at our discretion.

**Types of Loan Product:** The type of loan product available to borrowers depends on a number of factors. The Full Doc or Alt Doc categories loan depends on the types and level of documentation that the borrower(s) provides to support the loan application. The Prime or Specialist categories depend on our assessment of risk in respect of the borrowers personal and financial profile(s). If a borrower qualifies for a Specialist type of product, the category of Specialist product that may be available to the borrower(s) depends on whether the borrower(s) qualify for the Full Doc or Alt Doc category and whether they qualify for the Clear, Plus or Assist category. The Clear, Plus or Assist category depends on the borrower(s) level of credit impairment and our assessment of risk in respect of their personal and financial profile. The Full Doc or Alt Doc category of Specialist loan depends on the types and level of documentation that the borrower(s) provide to support the loan application.

**Default Interest Charges:** If you do not pay amounts when they are due, we can charge you interest on those amounts at the default rate, which is your interest rate + 3% per annum.