

Mortgage Loan Interest Rates

Effective from 25th January 2019



Owner Occupied Home Loan Interest Rates

Loan Option	Rate Type	Interest Rate	Comparison Rate*
Classic Home Loan (Lending Value 75% or less)	Classic Variable Rate	4.14% p.a.	4.29% p.a.
Minimiser Home Loan (Full Offset Account)	Minimiser Variable Rate	4.44% p.a.	4.59% p.a.
Option Home Loan	Options Variable Rate	4.89% p.a.	5.04% p.a.
Introductory Rate Option Home Loan	Introductory Discounted Variable Option Rate	3.39% p.a. 6 months then reverting to 4.89% p.a.	4.97% p.a.
No Fee Home Loan	Standard Variable Rate	5.19% p.a.	5.19% p.a.
Interest Only Home Loan	Variable Interest Only Rate	5.74% p.a.	5.80% p.a.
1 Year Fixed Rate Home Loan	Standard 1 Year Fixed	4.25% p.a.	5.25% p.a.
2 Year Fixed Rate Home Loan	Standard 2 Year Fixed	4.25% p.a.	5.16% p.a.
3 Year Fixed Rate Home Loan	Standard 3 Year Fixed	4.25% p.a.	5.08% p.a.
Home Equity Access	Loan \$50,000 to \$150,000 Loan Over \$150,000	5.19% p.a. 4.89% p.a.	N/A N/A

Commercial/Business Loan Interest Rates

Loan Option	Rate Type
Business Loan	Rates available on application

Residential Investment Loan Interest Rates

Loan Option	Rate Type	Interest Rate	Comparison Rate*
Essentials Residential Investment Loan	Investment Essentials Variable Rate	5.04% p.a.	5.19% p.a.
Option Residential Investment Loan	Investment Options Variable Rate	5.49% p.a.	5.64% p.a.
Variable Residential Investment Loan	Standard Variable Investment Rate	5.79% p.a.	5.85% p.a.
Interest Only Residential Investment Loan	Variable Interest Only Residential Investment Rate	6.19% p.a.	6.25% p.a.
1 Year Fixed Rate Residential Investment Loan	Standard 1 Year Fixed	4.65% p.a.	5.82% p.a.
2 Year Fixed Rate Residential Investment Loan	Standard 2 Year Fixed	4.65% p.a.	5.72% p.a.
3 Year Fixed Rate Residential Investment Loan	Standard 3 Year Fixed	4.65% p.a.	5.62% p.a.

Insurance Options		
Home and Contents	Building	Motor Vehicle
Travel	Loan Protections Insurance (including Sickness and Accident)	Commercial and Farm Insurance
Landlords		

*Comparison Rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. All Owner Occupied & Residential Investment Loans are secured by property mortgages.

Warning: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Terms and Conditions, Fees and Charges apply and are available on request.

Business Hours Contact	Phone Loan Centre – Kempsey	1300 36 1066
	Central Kempsey	(02) 6562 1000
	Port Macquarie	(02) 6584 0600

