

Mortgage Loan Interest Rates

Effective from 21st October 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	3.31% p.a. ^	3.47% p.a.
Minimiser Home Loan (Full Offset Account)	Minimiser Variable Rate	3.86% p.a.	4.02% p.a.
Option Home Loan	Options Variable Rate	4.31% p.a.	4.47% p.a.
Introductory Rate Option Home Loan	Introductory Discounted Variable Option Rate	2.81% p.a. 6 months then reverting to 4.31% p.a.	4.39% p.a.
No Fee Home Loan	Standard Variable Rate	4.61% p.a.	4.61% p.a.
Interest Only Home Loan	Variable Interest Only Rate	5.16% p.a.	5.22% p.a.
1 Year Fixed Rate Home Loan	Standard 1 Year Fixed	3.59% p.a.	4.66% p.a.
2 Year Fixed Rate Home Loan	Standard 2 Year Fixed	3.19% p.a.	4.50% p.a.
3 Year Fixed Rate Home Loan	Standard 3 Year Fixed	3.29% p.a.	4.42% p.a.
Home Equity Access	Loan \$50,000 to \$150,000	4.61% p.a.	N/A
	Loan Over \$150,000	4.31% p.a.	N/A

^ Special limited offer for new & refinanced loans funded after 21st October 2019.

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	3.66% p.a.^	3.82% p.a.
Option Residential Investment Loan	Investment Options Variable Rate	4.91% p.a.	5.06% p.a.
Variable Residential Investment Loan	Standard Variable Investment Rate	5.21% p.a.	5.27% p.a.
Interest Only Residential Investment Loan	Variable Interest Only Residential Investment Rate	5.61% p.a.	5.67% p.a.
1 Year Fixed Rate Residential Investment Loan	Standard 1 Year Fixed	4.25% p.a.	5.27% p.a.
2 Year Fixed Rate Residential Investment Loan	Standard 2 Year Fixed	3.84% p.a.	5.10% p.a.
3 Year Fixed Rate Residential Investment Loan	Standard 3 Year Fixed	3.84% p.a.	4.99% p.a.

^ Special limited offer for new & refinanced loans funded after 21st October 2019.

All Owner Occupied & Residential Investment Loans are secured by property mortgages.

*Comparison Rate calculated on a loan amount of \$150,000 over a term of 25 years

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

INSURANCE OPTIONS

Home & Contents, Building, Landlords, Motor Vehicle, Travel, Commercial & Farm Insurances

Business Hours Contact

Taree	(02) 6551 8111
West Kempsey	(02) 6562 0188
Central Kempsey	(02) 6562 1000
Port Macquarie	(02) 6584 0600
South West Rocks	(02) 6566 6110
Call Centre	1300 36 1066
Internet	coastline.com.au



coastline.com.au 1300 361 066



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