



loans.com.au

Home loans

Product guide

Phone: 13 10 90 | sales@loans.com.au | www.loans.com.au

*Rates as at 5 June 2025. LVR based on assessment at settlement. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. For variable rate interest only loans, comparison rates assume a 5 year interest only period. For fixed rate interest only loans, comparison rates assume an initial interest only period equal in length to the fixed period. For bridging loans, comparison rates assume a 1 year interest only period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

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, early repayment fees, discharge fees and cost savings such as fee waivers and cashback offers, are not included in the comparison rate but may influence the cost of the loan.

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Reasons to choose us

Loans.com.au is an award-winning online lender. Since we were founded in 2011, we have grown to become an industry leader with thousands of happy customers in every state and territory.

We offer personal service from our Australian-based lending specialists so, if you need to settle quickly, we can easily work to your time frames.

We also offer super-low interest rates to save you money with no ongoing fees. Borrowing with loans.com.au is quick, simple and personal, so you can purchase or refinance with confidence.

Our application steps | Easy as 1, 2, 3

Loans.com.au makes borrowing simple. Go from application to settlement in three easy steps. Here's how to lock in a super-low-rate home loan, super-fast.

1



Apply

Apply online or on the phone with one of our Australian-based lending specialists.

2



onTrack to Approved

It is easy for you to track your application to approval, receive your loan documents and set up online services with our award-winning onTrack app.

3



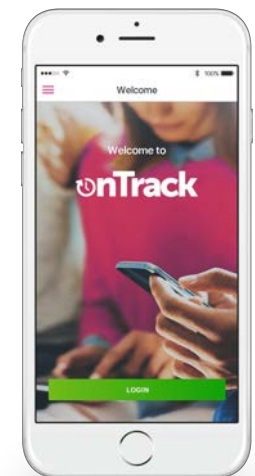
Settle and Save

We do everything required for the loan settlement, so you can start saving money.

Our onTrack app

Track your loan application on-the-go with onTrack mobile. The easy to use mobile app will keep you up-to-date with the progress of your loan anytime, anywhere with alerts straight to your phone.

It's now even easier to get your loan approved and settled fast, no matter where you are.



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Features & rates

Product name	Features	Fixed term	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest only)	Comparison rate p.a.*	LVR	Max loan amount	Offset Sub- account (+0.10% p.a)^	Visa debit card	Redraw available	Available to Split	Additional repayments
Variable Home Loan*** <div>MOST POPULAR</div>	<ul style="list-style-type: none">A super low variable rateNo ongoing feesUnlimited redraw facilityDiscount Offer - P&I 90 Terms & ConditionsDiscount Offer - IO 80 Terms & Conditions	-	5.54%	5.58%	6.04% (up to 80%)	5.91%	up to 90%	\$2M	✓	✓	✓	✓	✓
Green Home Loan~~	<ul style="list-style-type: none">0.74% discount for 5 yearsNo ongoing feesUnlimited redraw facilityDiscount Offer - Green Terms and Conditions	-	5.49%	5.95%	5.99% (up to 80%)	6.16%	up to 90%	\$2M	✓	✓	✓	✓	✓
Solar Home Loan~~~	<ul style="list-style-type: none">Up to 0.74% discount for 5 yearsNo ongoing feesUnlimited redraw facilityDiscount Offer - Solar Terms and Conditions	-	5.49%	5.95%	5.99% (up to 80%)	6.16%	up to 90%	\$1.5M	✓	✓	✓	✓	✓
ZIP Home Loan	<ul style="list-style-type: none">\$5,000 Visa Debit CardRedraw facilityNo ongoing fees	-	5.94%	5.98%	-	-	up to 80%	\$2M	✗	✓	✓	✗	✓
Bridging Loan*^	<ul style="list-style-type: none">Purchase a new home before selling an existing one6 or 12 months Bridging periodNo ongoing fees	1 year	-	-	7.75%	6.08%	up to 80%	\$3M	✗	✗	✗	✗	Up to \$10,000 extra repayment per year
Fixed	<ul style="list-style-type: none">Up to 5 free splits in fixed or variable90 days rate lock option available***Flexible repayment options	1 year	5.69%	5.78%	6.09% (up to 80%)	5.82%	up to 90%	\$2M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
		2 year	5.59%	5.76%	5.99% (up to 80%)	5.83%							
		3 year	5.34% (Special)	5.67%	6.04% (up to 80%)	5.86%							
		4 year	5.89%	5.84%	6.29% (up to 80%)	5.97%							
		5 year	5.64%	5.76%	6.39% (up to 80%)	6.08%							

Fees

Product name	Application fee	Monthly Fee	Annual Fee	Settlement Fee	Optional rate lock fee***	Security assessment fee**	Discharge fee*	Discharge documentation fee*	Government fees
Variable Home Loan, Green Home Loan, Solar Home Loan, ZIP Home Loan	\$0	\$0	\$0	\$300	-	\$230	\$300	\$250	at cost
Bridging Loan	\$0	\$0	\$0	2% of loan amount (Bridging loan fee)	-	\$230	\$300	\$250	at cost
Fixed 1, 2, 3, 4, & 5 year	\$0	\$0	\$0	\$300	\$350	\$230	\$300	\$250	at cost

***Rates as at 5 June 2025 for Variable Home Loan up to 90% LVR owner-occupied security. See important [terms and conditions of Variable Home Loan 90 P&I](#) and [Variable Home Loan 80 I/O](#). LVR based on assessment at settlement.

~~Rates as at 5 June 2025 for Green Home Loan up to 90% LVR. LVR based on assessment at settlement. Rates are discounted for 5 years, reverting to standard applicable product rate. See important [terms and conditions of Green Home Loan](#).

~~~Rates as at 5 June 2025 for Solar Home Loan up to 90% LVR. LVR based on assessment at settlement. Rates are discounted for 5 years, reverting to standard applicable product rate. See important [terms and conditions of Solar Home Loan](#).

\*^Rates as at 5 June 2025 for Bridging Loan up to 80% LVR owner occupied security. Lending criteria, fees and conditions apply. During the Bridging period, the interest rate is fixed and after the Bridging period reverts to variable rate.

^The addition of an offset sub-account to your loan will increase your rate by 0.10% and your comparison rate will change.

\*Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. For variable rate interest only loans, comparison rates assume a 5 year interest only period. For fixed rate interest only loans, comparison rates assume an initial interest only period equal in length to the fixed period. For bridging loans, comparison rates assume a 1 year interest only period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. 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, early repayment fees, discharge fees and cost savings such as fee waivers and cashback offers, are not included in the comparison rate but may influence the cost of the loan.

\*Discharge & discharge documentation fees are waived if loan goes to full term.

\*\*For metro location valued under \$1M only, otherwise higher fees apply.

\*\*\*Rate lock fee is compulsory for 5-year fixed terms.

Target Market Determinations available [here](#).



Features & rates

| Product name                             | Features                                                                                                                                                                                                                                                                                                       | Fixed term | Interest rate p.a.<br>(Principal & interest) | Comparison<br>rate p.a.* | Interest rate p.a.<br>(Interest only) | Comparison<br>rate p.a.* | LVR       | Max loan amount | Offset Sub-<br>account<br>(+0.10% p.a)^ | Visa debit<br>card | Redraw available | Available to Split | Additional<br>repayments                |
|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------------------------------------|--------------------------|---------------------------------------|--------------------------|-----------|-----------------|-----------------------------------------|--------------------|------------------|--------------------|-----------------------------------------|
| Variable Investor Home Loan <sup>+</sup> | <ul style="list-style-type: none"><li>A super low investor variable rate</li><li>No ongoing fees</li><li>Unlimited redraw facility</li><li>Discount Offer - <a href="#">P&amp;I 90 Terms &amp; Conditions</a></li><li>Discount Offer - <a href="#">IO 90 Terms &amp; Conditions</a></li></ul>                  | -          | 5.84%                                        | 5.88%                    | 6.24%                                 | 6.16%                    | up to 90% | \$2M            | ✓                                       | ✓                  | ✓                | ✓                  | ✓                                       |
| Investor Package <sup>^^</sup>           | <ul style="list-style-type: none"><li>Available when packaged with an owner occupied loan</li><li>No ongoing fees</li><li>Unlimited redraw facility</li><li>Discount Offer - <a href="#">P&amp;I 80 Terms &amp; Conditions</a></li><li>Discount Offer - <a href="#">IO 80 Terms &amp; Conditions</a></li></ul> | -          | 5.78%                                        | 5.82%                    | 6.18%                                 | 6.13%                    | up to 80% | \$2M            | ✓                                       | ✓                  | ✓                | ✓                  | ✓                                       |
| Green/Solar Investor <sup>~~~</sup>      | <ul style="list-style-type: none"><li>Up to 0.74% discount for 5 years</li><li>No ongoing fees</li><li>Unlimited redraw facility</li><li>Discount Offer - <a href="#">Green Terms and Conditions</a></li><li>Discount Offer - <a href="#">Solar Terms and Conditions</a></li></ul>                             | -          | 5.69%                                        | 6.03%                    | 5.99%                                 | 6.16%                    | up to 90% | \$1.5M          | ✓                                       | ✓                  | ✓                | ✓                  | ✓                                       |
| Expat Home Loan                          | <ul style="list-style-type: none"><li>Available for Australian or New Zealand citizens only</li><li>Available for Purchase and Refinance</li><li>No ongoing fees</li></ul>                                                                                                                                     | -          | 7.08%                                        | 7.12%                    | 7.28%                                 | 7.20%                    | up to 80% | \$1.5M          | ✓<br>(at no added cost)                 | ✓                  | ✓                | ✓                  | ✓                                       |
| Fixed investor                           | <ul style="list-style-type: none"><li>Up to 5 free splits in fixed or variable</li><li>90 days rate lock option available<sup>###</sup></li><li>Flexible repayment options</li></ul>                                                                                                                           | 1 year     | 5.89%                                        | 6.06%                    | 6.29%<br>(up to 80%)                  | 6.10%                    | up to 90% | \$2M            | ✗                                       | ✗                  | ✗                | ✓                  | Up to \$10,000 extra repayment per year |
|                                          |                                                                                                                                                                                                                                                                                                                | 2 year     | 5.79%                                        | 6.03%                    | 6.19%<br>(up to 80%)                  | 6.11%                    |           |                 |                                         |                    |                  |                    |                                         |
|                                          |                                                                                                                                                                                                                                                                                                                | 3 year     | 5.84%                                        | 6.02%                    | 6.24%<br>(up to 80%)                  | 6.13%                    |           |                 |                                         |                    |                  |                    |                                         |
|                                          |                                                                                                                                                                                                                                                                                                                | 4 year     | 6.09%                                        | 6.10%                    | 6.49%<br>(up to 80%)                  | 6.24%                    |           |                 |                                         |                    |                  |                    |                                         |
|                                          |                                                                                                                                                                                                                                                                                                                | 5 year     | 6.19%                                        | 6.17%                    | 6.59%<br>(up to 80%)                  | 6.33%                    |           |                 |                                         |                    |                  |                    |                                         |

| Fees                                                                                            |                 |             |            |                |           |                                       |                                       |                            |                                          |                 |  |
|-------------------------------------------------------------------------------------------------|-----------------|-------------|------------|----------------|-----------|---------------------------------------|---------------------------------------|----------------------------|------------------------------------------|-----------------|--|
| Product name                                                                                    | Application fee | Monthly Fee | Annual Fee | Settlement Fee | Legal Fee | Optional rate lock fee <sup>###</sup> | Security assessment fee <sup>##</sup> | Discharge fee <sup>#</sup> | Discharge documentation fee <sup>#</sup> | Government fees |  |
| Variable Investor Home Loan, Investor Package, Green Investor, Solar Investor, Ex-Pat Home Loan | \$0             | \$0         | \$0        | \$300          | -         | -                                     | \$230                                 | \$300                      | \$250                                    | at cost         |  |
| Fixed Investor 1, 2, 3, 4 & 5 year                                                              | \$0             | \$0         | \$0        | \$300          | -         | \$350                                 | \$230                                 | \$300                      | \$250                                    | at cost         |  |

<sup>+</sup>Rates as at 5 June 2025 for Variable Investor Home Loan up to 90% LVR investment security. See important [terms and conditions of Variable Investor Home Loan 90 P&I](#), and [Variable Investor Home Loan 90 I/O](#). LVR based on assessment at settlement.

<sup>^^</sup>Rates as at 5 June 2025 for Investor Package up to 80% LVR investment security. See important [terms and conditions of Investor Package 80 P&I](#) and [Investor Package 80 I/O](#). LVR based on assessment at settlement.

<sup>~~~</sup>Rates as at 5 June 2025 for Green Home Loan up to 90% LVR and Solar Home Loan up to 90% LVR. LVR based on assessment at settlement. Rates are discounted for 5 years, reverting to standard applicable product rate. See important [terms and conditions of Green Home Loan](#) and [Solar Home Loan](#).

<sup>^</sup>The addition of an offset sub-account to your loan will increase your rate by 0.10% and your comparison rate will change.

<sup>\*</sup>Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. For variable rate interest only loans, comparison rates assume a 5 year interest only period. For fixed rate interest only loans, comparison rates assume an initial interest only period equal in length to the fixed period. For bridging loans, comparison rates assume a 1 year interest only period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. 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, early repayment fees, discharge fees and cost savings such as fee waivers and cashback offers, are not included in the comparison rate but may influence the cost of the loan.

<sup>##</sup>For metro location under \$1M only

<sup>#</sup>Discharge & discharge documentation fees are waived if loan goes to full term. <sup>###</sup>Rate lock fee is compulsory for 5-year fixed terms.

Target Market Determinations available [here](#).

Features & rates

| Product name           | Features                                                                                                                                                                                                            | Fixed term | Interest rate p.a.<br>(Principal & interest) | Comparison rate p.a. | LVR       | Max loan amount | Offset Sub-account<br>(+0.10% p.a) | Visa debit card | Redraw available | Available to Split | Additional repayments                   |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------------------------------------|----------------------|-----------|-----------------|------------------------------------|-----------------|------------------|--------------------|-----------------------------------------|
| Residential            |                                                                                                                                                                                                                     |            |                                              |                      |           |                 |                                    |                 |                  |                    |                                         |
| SMSF Loan**            | <ul style="list-style-type: none"><li>Tailored for Self-Managed Super Fund</li><li>Available for Purchase and Refinance</li><li>No ongoing fees</li><li>Unlimited extra repayments</li></ul>                        | -          | 6.49%<br>(up to 70%)                         | 6.51%                | up to 80% | \$2M            | ✕                                  | ✕               | ✕                | ✕                  | ✔                                       |
|                        |                                                                                                                                                                                                                     |            | 6.99%<br>(up to 80%)                         | 7.01%                |           |                 |                                    |                 |                  |                    |                                         |
| SMSF Loan**<br>(Fixed) | <ul style="list-style-type: none"><li>Tailored for Self-Managed Super Fund</li><li>Available for Purchase and Refinance</li><li>No ongoing fees</li></ul>                                                           | 2 year     | 6.59%                                        | 6.93%                | up to 80% | \$2M            | ✕                                  | ✕               | ✕                | ✕                  | Up to \$10,000 extra repayment per year |
|                        |                                                                                                                                                                                                                     | 3 year     | 6.64%                                        | 6.91%                |           |                 |                                    |                 |                  |                    |                                         |
|                        |                                                                                                                                                                                                                     | 5 year     | 6.99%                                        | 7.01%                |           |                 |                                    |                 |                  |                    |                                         |
| Commercial             |                                                                                                                                                                                                                     |            |                                              |                      |           |                 |                                    |                 |                  |                    |                                         |
| SMSF Loan**            | <ul style="list-style-type: none"><li>Tailored for Self-Managed Super Fund</li><li>Available for Purchase and Refinance of commercial property</li><li>No ongoing fees</li><li>Unlimited extra repayments</li></ul> | -          | 7.19%<br>(up to 70%)                         | -                    | up to 80% | \$2M            | ✕                                  | ✕               | ✕                | ✕                  | ✔                                       |
|                        |                                                                                                                                                                                                                     |            | 7.49%<br>(up to 80%)                         | -                    |           |                 |                                    |                 |                  |                    |                                         |
| SMSF Loan**<br>(Fixed) | <ul style="list-style-type: none"><li>Tailored for Self-Managed Super Fund</li><li>Available for Purchase and Refinance of commercial property</li><li>No ongoing fees</li></ul>                                    | 2 year     | 7.74%                                        | -                    | up to 80% | \$2M            | ✕                                  | ✕               | ✕                | ✕                  | Up to \$10,000 extra repayment per year |
|                        |                                                                                                                                                                                                                     | 3 year     | 7.79%                                        | -                    |           |                 |                                    |                 |                  |                    |                                         |
|                        |                                                                                                                                                                                                                     | 5 year     | 8.14%                                        | -                    |           |                 |                                    |                 |                  |                    |                                         |

Fees

| Product name                              | Application fee | Monthly Fee | Annual Fee | Settlement Fee | Legal Fee                | Optional rate lock fee*** | Security assessment fee | Discharge fee# | Discharge documentation fee# | Government fees |
|-------------------------------------------|-----------------|-------------|------------|----------------|--------------------------|---------------------------|-------------------------|----------------|------------------------------|-----------------|
| SMSF Residential Loan                     | \$0             | \$0         | \$0        | \$0            | \$490<br>(purchase only) | -                         | \$230                   | \$300          | \$250                        | at cost         |
| SMSF Residential Loan (Fixed 2, 3 & 5 yr) | \$0             | \$0         | \$0        | \$0            | \$490<br>(purchase only) | \$350                     | \$230                   | \$300          | \$250                        | at cost         |
| SMSF Commercial Loan                      | \$0             | \$0         | \$0        | \$0            | \$490<br>(purchase only) | -                         | at cost                 | \$300          | \$250                        | at cost         |
| SMSF Commercial Loan (Fixed 2, 3 & 5 yr)  | \$0             | \$0         | \$0        | \$0            | \$490<br>(purchase only) | \$350                     | at cost                 | \$300          | \$250                        | at cost         |

\*\*Rates as at 5 June 2025 for SMSF Residential Loan. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. For variable rate interest only loans, comparison rates assume a 5 year interest only period. For fixed rate interest only loans, comparison rates assume an initial interest only period equal in length to the fixed period. For bridging loans, comparison rates assume a 1 year interest only period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. 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, early repayment fees, discharge fees and cost savings such as fee waivers and cashback offers, are not included in the comparison rate but may influence the cost of the loan.

\*\*Rates as at 5 June 2025 for the SMSF Commercial Loan. SMSF Commercial Loan is up to 80% LVR with P&I repayment. No applicable comparison rate for SMSF Commercial Loan. Lending criteria, fees and conditions apply. Rates, fees and conditions are indicative, available for new loans only and subject to change without notice.

#Discharge & discharge documentation fees are waived if loan goes to full term.

\*\*\*Rate lock fee is compulsory for 5 year fixed terms

Target Market Determinations available [here](#).



| Features & rates                     | Green Construction owner occupier*                                                                                                                                                                                         | Green Construction investor*                                                                                                                                                                                               | Solar Construction owner occupier*                                                                                                                                                                                         | Solar Construction investor*                                                                                                                                                                                               | Construction owner occupier*                                                                                                                                                           |                                                                                                                                                                                        | Construction investor*                                                                                                                                                                 |       |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Features                             | <ul style="list-style-type: none"><li>Interest only during construction</li><li>5 progress claims and progress valuations</li><li>Only pay interest on the amount drawn down</li><li>#0.30% discount for 5 years</li></ul> | <ul style="list-style-type: none"><li>Interest only during construction</li><li>5 progress claims and progress valuations</li><li>Only pay interest on the amount drawn down</li><li>#0.30% discount for 5 years</li></ul> | <ul style="list-style-type: none"><li>Interest only during construction</li><li>5 progress claims and progress valuations</li><li>Only pay interest on the amount drawn down</li><li>~0.30% discount for 5 years</li></ul> | <ul style="list-style-type: none"><li>Interest only during construction</li><li>5 progress claims and progress valuations</li><li>Only pay interest on the amount drawn down</li><li>~0.30% discount for 5 years</li></ul> | <ul style="list-style-type: none"><li>Interest only during construction</li><li>5 progress claims and progress valuations</li><li>Only pay interest on the amount drawn down</li></ul> | <ul style="list-style-type: none"><li>Interest only during construction</li><li>5 progress claims and progress valuations</li><li>Only pay interest on the amount drawn down</li></ul> | <ul style="list-style-type: none"><li>Interest only during construction</li><li>5 progress claims and progress valuations</li><li>Only pay interest on the amount drawn down</li></ul> |       |
| Max LVR                              | 90%                                                                                                                                                                                                                        | 90%                                                                                                                                                                                                                        | 90%                                                                                                                                                                                                                        | 80%                                                                                                                                                                                                                        | 80%                                                                                                                                                                                    | 90%                                                                                                                                                                                    | 80%                                                                                                                                                                                    | 90%   |
| Interest rate p.a.                   | 5.93%                                                                                                                                                                                                                      | 6.44%                                                                                                                                                                                                                      | 5.93%                                                                                                                                                                                                                      | 6.44%                                                                                                                                                                                                                      | 6.69%                                                                                                                                                                                  | 6.89%                                                                                                                                                                                  | 6.79%                                                                                                                                                                                  | 6.99% |
| Post construction rate p.a.          | 5.93%#                                                                                                                                                                                                                     | 6.44%#                                                                                                                                                                                                                     | 5.93%~                                                                                                                                                                                                                     | 6.44%~                                                                                                                                                                                                                     | 5.75%                                                                                                                                                                                  | 6.34%                                                                                                                                                                                  | 6.44%                                                                                                                                                                                  | 6.94% |
| Comparison rate p.a.*                | 6.19%                                                                                                                                                                                                                      | 6.41%                                                                                                                                                                                                                      | 6.19%                                                                                                                                                                                                                      | 6.41%                                                                                                                                                                                                                      | 5.93%                                                                                                                                                                                  | 6.49%                                                                                                                                                                                  | 6.57%                                                                                                                                                                                  | 7.04% |
| Max loan amount                      | \$1.5M                                                                                                                                                                                                                     | \$1.5M                                                                                                                                                                                                                     | \$1.5M                                                                                                                                                                                                                     | \$1.5M                                                                                                                                                                                                                     | \$1.5M                                                                                                                                                                                 |                                                                                                                                                                                        | \$1.5M                                                                                                                                                                                 |       |
| Offset Sub-account                   | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                       |                                                                                                                                                                                        | After completion                                                                                                                                                                       |       |
| Visa debit card                      | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                       |                                                                                                                                                                                        | After completion                                                                                                                                                                       |       |
| Interest Only Available              | Interest only during construction                                                                                                                                                                                          | Interest only during construction                                                                                                                                                                                          | Interest only during construction                                                                                                                                                                                          | Interest only during construction                                                                                                                                                                                          | Interest only during construction                                                                                                                                                      |                                                                                                                                                                                        | Interest only during construction                                                                                                                                                      |       |
| Redraw Available                     | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                       |                                                                                                                                                                                        | After completion                                                                                                                                                                       |       |
| Available to Split                   | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                       |                                                                                                                                                                                        | After completion                                                                                                                                                                       |       |
| Additional Repayments                | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                                                           | After completion                                                                                                                                                                       |                                                                                                                                                                                        | After completion                                                                                                                                                                       |       |
| Fees                                 |                                                                                                                                                                                                                            |                                                                                                                                                                                                                            |                                                                                                                                                                                                                            |                                                                                                                                                                                                                            |                                                                                                                                                                                        |                                                                                                                                                                                        |                                                                                                                                                                                        |       |
| Application fee                      | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                    |                                                                                                                                                                                        | \$0                                                                                                                                                                                    |       |
| Monthly fee                          | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                    |                                                                                                                                                                                        | \$0                                                                                                                                                                                    |       |
| Annual fee                           | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                                                        | \$0                                                                                                                                                                                    |                                                                                                                                                                                        | \$0                                                                                                                                                                                    |       |
| Settlement fee                       | \$300                                                                                                                                                                                                                      | \$300                                                                                                                                                                                                                      | \$300                                                                                                                                                                                                                      | \$300                                                                                                                                                                                                                      | \$300                                                                                                                                                                                  |                                                                                                                                                                                        | \$300                                                                                                                                                                                  |       |
| Security assessment fee##            | \$230                                                                                                                                                                                                                      | \$230                                                                                                                                                                                                                      | \$230                                                                                                                                                                                                                      | \$230                                                                                                                                                                                                                      | \$230                                                                                                                                                                                  |                                                                                                                                                                                        | \$230                                                                                                                                                                                  |       |
| Discharge fee                        | \$300                                                                                                                                                                                                                      | \$300                                                                                                                                                                                                                      | \$300                                                                                                                                                                                                                      | \$300                                                                                                                                                                                                                      | \$300                                                                                                                                                                                  |                                                                                                                                                                                        | \$300                                                                                                                                                                                  |       |
| Discharge documentation fee          | \$250                                                                                                                                                                                                                      | \$250                                                                                                                                                                                                                      | \$250                                                                                                                                                                                                                      | \$250                                                                                                                                                                                                                      | \$250                                                                                                                                                                                  |                                                                                                                                                                                        | \$250                                                                                                                                                                                  |       |
| Government fees                      | at cost                                                                                                                                                                                                                    | at cost                                                                                                                                                                                                                    | at cost                                                                                                                                                                                                                    | at cost                                                                                                                                                                                                                    | at cost                                                                                                                                                                                |                                                                                                                                                                                        | at cost                                                                                                                                                                                |       |
| Construction admin fee               | \$120                                                                                                                                                                                                                      | \$120                                                                                                                                                                                                                      | \$120                                                                                                                                                                                                                      | \$120                                                                                                                                                                                                                      | \$120                                                                                                                                                                                  |                                                                                                                                                                                        | \$120                                                                                                                                                                                  |       |
| Construction assessment progress fee | \$650                                                                                                                                                                                                                      | \$650                                                                                                                                                                                                                      | \$650                                                                                                                                                                                                                      | \$650                                                                                                                                                                                                                      | \$650                                                                                                                                                                                  |                                                                                                                                                                                        | \$650                                                                                                                                                                                  |       |

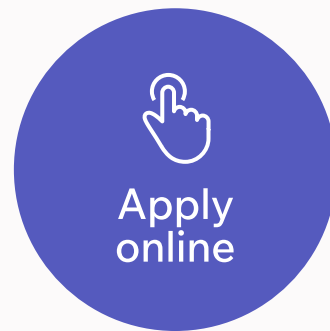
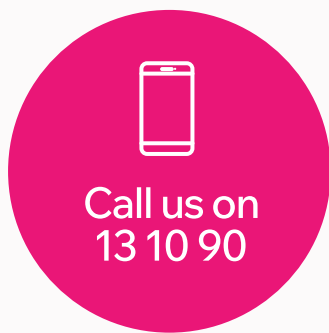
\*Rates as at 5 June 2025. LVR based on assessment at settlement. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. For variable rate interest only loans, comparison rates assume a 5 year interest only period. For fixed rate interest only loans, comparison rates assume an initial interest only period equal in length to the fixed period. For bridging loans, comparison rates assume a 1 year interest only period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. 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, early repayment fees, discharge fees and cost savings such as fee waivers and cashback offers, are not included in the comparison rate but may influence the cost of the loan.

#0.30% discount for 5 years. See important [terms and conditions of Green Construction](#).

~0.30% discount for 5 years. See important [terms and conditions of Solar Construction](#).

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