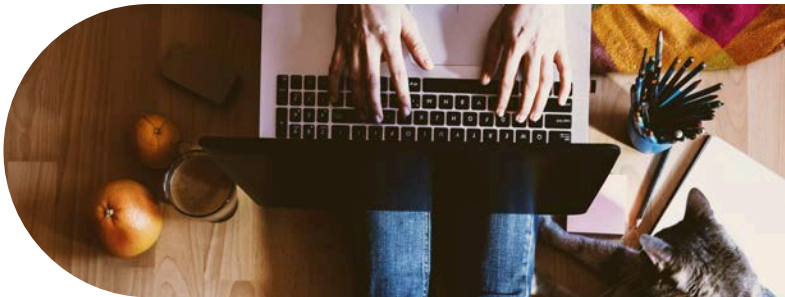




Owner Occupier

Fixed



Product rates

Product	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest Only)	Comparison rate p.a.*
Fixed (1 year)	5.69%	5.78%	6.09% (up to 80%)	5.82%
Fixed (2 years)	5.59%	5.76%	5.99% (up to 80%)	5.83%
Fixed (3 years)	5.34% <i>(Special)</i>	5.67%	6.04% (up to 80%)	5.86%
Fixed (4 years)	5.89%	5.84%	6.29% (up to 80%)	5.97%
Fixed (5 years)	5.64%	5.76%	6.39% (up to 80%)	6.08%

Product details

Loan purpose	Purchase or refinance
Repayment type	P&I or 5 years I/O
Maximum LVR	90%
Min loan term	15 years
Max loan term	30 years
Min loan amount	\$50,000
Max loan amount	\$2,000,000
Additional repayments	Up to \$10,000 extra repayment per year
Repayment frequency	Weekly, fortnightly or monthly (monthly if interest only)
Salary crediting	Available
Redraw	Not available
Construction loan	N/A - Please refer to the construction loan fact sheet
Visa debit card	Not available
EFTPOS	Not available
BPAY	Not available

Fees

Application fee	\$0
Monthly fee	\$0
Annual fee	\$0
Settlement fee	\$300
Security assessment fee ^{##}	\$230
Government fees	at cost
Rate Lock fee ^{###}	\$350 (optional)



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*Rates as at 5 June 2025. After a fixed rate term, a variable rate will apply. 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.

^{##}For metro location under \$1M only
^{###}Rate lock fee is compulsory for 5-year fixed terms.
Target Market Determination available [here](#).