Variable Home Loan

Product rates

Product	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest Only)	Comparison rate p.a.*
Variable Home Loan*	5.29%	5.33%	5.79% (up to 80%)	5.65%

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
Offset Sub-account	+0.10 p.a^
Additional repayments	Unlimited free
Repayment frequency	Weekly, fortnightly or monthly (monthly if interest only)
Salary crediting	Available
Redraw	Unlimited, free redraw
Construction loan	N/A - Please refer to the construction loan fact sheet
Visa debit card	Option available
EFTPOS	Option available
BPAY	Unlimited free

Fees

Application fee	$0
Monthly fee	$0
Annual fee	$0
Settlement fee	$300
Security assessment fee##	$230
Government fees	at cost

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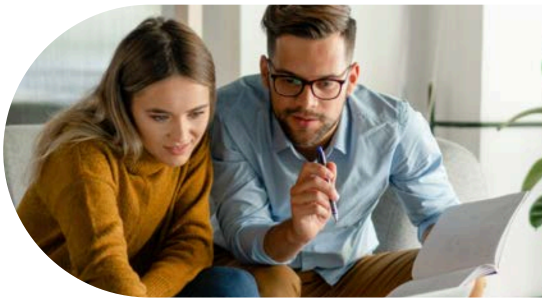
*Rates as at 21 November 2025 for Variable Home Loan up to 90% LVR owner-occupied security. See important terms and conditions of Variable Home Loan 90 P&I and Variable Home Loan 80 I/O. LVR based on assessment at settlement. Comparison rate calculated on a loan amount of $150,000 over a term of 25 years 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.

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

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

Target Market Determination available here.

Investor Package



Product rates

Product	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest Only)	Comparison rate p.a.*
Investor Package*	5.49%	5.53%	5.69%	5.78%

Product details

Loan purpose	Purchase or refinance
Repayment type	P&I or 5 years I/O
Maximum LVR	80%
Min loan term	15 years
Max loan term	30 years
Min loan amount	$50,000
Max loan amount	$2,000,000
Offset Sub-account	+0.10 p.a^
Additional repayments	Unlimited free
Repayment frequency	Weekly, fortnightly or monthly (monthly if interest only)
Salary crediting	Available
Redraw	Unlimited, free redraw
Construction loan	N/A - Please refer to the construction loan fact sheet
Visa debit card	Option available
EFTPOS	Option available
BPAY	Unlimited free

Fees

Application fee	$0
Monthly fee	$0
Annual fee	$0
Settlement fee	$300
Security assessment fee##	$230
Government fees	at cost

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*Rates as at 21 November 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. 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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