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Important Updates

At St.George, your business and clients are important to us. Please read the following information to keep you up to date on interest rates.

Interest rate changes effective Tuesday 18 June 2019

St.George has announced a range of mortgage interest rate cuts for variable home loan customers, including a reduction of 0.20% per annum (p.a.) for owner occupier customers and a reduction of 0.20% p.a. for investor customers with principal & interest repayments.

The following interest rate changes will come into effect on **Tuesday 18 June 2019** for all new and existing home loan variable rate products:

Variable loan products

Owner Occupier Home Loans (Principal & Interest)

	Owner Occupier Variable Home Loan	Basic Home Loan
Current Variable Interest Rate % p.a.	5.36	4.78
Current Comparison Rate* % p.a.	5.53	4.83
Change % p.a.	-0.20	-0.20
New Variable Interest Rate % p.a.	5.16	4.58
New Comparison Rate* % p.a.	5.33	4.63

Owner Occupier Home Loans (Interest Only)

	Owner Occupier Variable Home Loan	Basic Home Loan
Current Variable Interest Rate % p.a.	5.95	5.37
Current Comparison Rate* % p.a.	6.11	5.42
Change % p.a.	-0.20	-0.20
New Variable Interest Rate % p.a.	5.75	5.17
New Comparison Rate* % p.a.	5.91	5.22

Residential Investment Home Loans (Principal & Interest)

	Residential Investment Variable Home Loan	Basic Investment Loan
Current Variable Interest Rate % p.a.	5.92	5.34
Current Comparison Rate* % p.a.	6.08	5.39
Change % p.a.	-0.20	-0.20
New Variable Interest Rate % p.a.	5.72	5.14
New Comparison Rate* % p.a.	5.88	5.19

Residential Investment Home Loans (Interest Only) - excludes Portfolio Loans

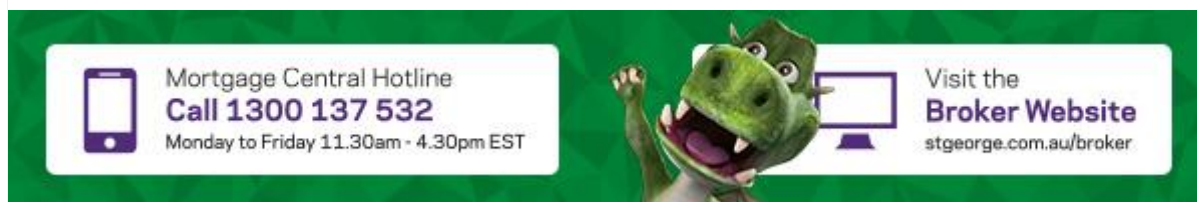
	Residential Investment Variable Home Loan	Basic Investment Loan
Current Variable Interest Rate % p.a.	6.46	5.88
Current Comparison Rate* % p.a.	6.62	5.93
Change % p.a.	-0.35	-0.35
New Variable Interest Rate % p.a.	6.11	5.53
New Comparison Rate* % p.a.	6.27	5.58

Please note, the above rates do not include any discounts offered for Advantage Package¹ or LVR[^].

For further information, please visit the [Broker website](#) or speak to your BDM.

Mortgage Broking Team

St.George Bank



Important information

Credit criteria, fees and charges apply. Terms & conditions available at stgeorge.com.au/brokers. Based on St.George Bank's credit criteria, residential lending is not available for Non-Australian resident borrowers.

* The comparison rate is based on a loan 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.

^^ **LVR** stands for the initial loan to value ratio at loan approval. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. For example, a loan of \$400,000 to buy a property worth \$500,000 results in a loan to value ratio of 80%. New Home Loan rates are set based on the initial LVR and don't change because of changes to the LVR during the life of the loan.

¹ **Advantage Package:** Advantage Package Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible St.George transaction account. Before deciding to acquire a St.George transaction account, read the terms and conditions, and consider if the product is right for you. Refer to www.stgeorge.com.au

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