



Hi Nicholas,

Happy new financial year! Part 4 of our winter campaign is here to help you kick off FY21 on the right foot, with even hotter rates across several products. All rate changes are effective as of today, 2 July 2020.

- **New rates starting from 2.69% (2.92% comparison rate\*)**

**Here's all the changes at a glance:**

PRODUCT	LVR	NEW VARIABLE RATE	NEW COMPARISON RATE	CHANGE
PRIME FULL DOC	≤60%	2.69%	2.92%	- 0.10%
PRIME FULL DOC	≤65% to ≤70%	2.74%	2.97%	-0.10%
PRIME FULL DOC	≤75%	2.84%	3.07%	-0.10%
PRIME FULL DOC	≤80%	2.84%	3.07%	- 0.15%
PRIME ALT DOC	≤80%	4.09%	4.45%	- 0.30%
NEAR PRIME FULL DOC	≤60% to ≤70%	3.84%	4.21% 4.22% for 70% LVR	- 0.10%
NEAR PRIME FULL DOC	≤75%	3.99%	4.40%	- 0.50%
NEAR PRIME FULL DOC	≤80%	3.99%	4.42%	- 0.35%
NEAR PRIME ALT DOC	≤75%	4.69%	5.10%	- 0.10%
NEAR PRIME ALT DOC	≤80%	4.69%	5.12%	- 0.40%
SPECIALIST FULL DOC	≤60% to 70%	4.89%	5.27% 5.30% for 70% LVR	- 0.30%
SPECIALIST FULL DOC	≤80%	5.59%	6.05%	- 0.70%
SPECIALIST ALT DOC	≤75%	6.34%	6.78%	- 0.10%
SPECIALIST ALT DOC	≤80%	6.34%	6.81%	- 0.45%

Loadings: Interest only +0.50% | Investment loans +0.50%

Download our Product Matrix below for rates across our whole product suite and key product info.

[Download Product Matrix](#)