

Hi,

We're introducing our best ever fixed rate home loan

Effective 11 November 2020

Today we're announcing our lowest ever fixed rate home loan, with fixed rates starting from 1.97% pa (3.01% pa comparison rate¹).

The following fixed rates are effective from 11 November 2020 for new fixed rates.

| Professional Package - Owner Occupied Fixed rates | | | |
|---|--|------------------------------|-----------------------|
| Term | Principal and Interest (LVR ≤90% + LMI) | | Change in fixed rate? |
| | Annual rate | Comparison rate ¹ | |
| 2 year fixed rate ² | 1.97% pa | 3.10% pa | -0.22% pa |
| 3 year fixed rate ² | 1.97% pa | 3.01% pa | -0.52% pa |
| 5 year fixed rate ² | 2.29% pa | 2.96% pa | -0.70% pa |

Please find attached updated interest rate bulletin with changes highlighted in '**bold**' font and an updated Serviceability Calculator effective 11 November 2020.

Kind Regards,

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