

We are making fixed and variable rate changes to our **Basic Package**, as well as introducing some new LVR tiers for Basic Variable P&I (both OO and Inv).

We are also waiving the following fees for new Basic Package home loans:

- \$349 Settlement Fee, for applications received from 9 April 2021 (ongoing)
- \$6 monthly Offset fee when linked to a Basic home loan, for applications received from 9 April 2021 and settled before 31 August 2021 (limited offer)

### Variable Rate Loans (effective Friday 9 April 2021)

[NOTE: new LVR tiers have been created for Basic P&I variable]

- **Basic Owner Occupier Principal & Interest variable rate loans; \$40k+**
  - ≤60% LVR: decreased by 0.94% to 2.49%
  - ≤80% LVR: decreased by 0.84% to 2.59%
  - ≤90% LVR+LMI: decreased by 0.54% to 2.89%
- **Basic Owner Occupier Interest Only variable rate loans; \$40k+**
  - ≤80% LVR: decreased by 1.04% to 2.99%
- **Basic Investment Principal & Interest variable rate loans; \$40k+**
  - ≤60% LVR: decreased by 0.94% to 2.74%
  - ≤80% LVR: decreased by 0.89% to 2.79%
  - ≤90% LVR+LMI: decreased by 0.41% to 3.27%
- **Basic Investment Interest Only variable rate loans; \$40k+**
  - ≤80% LVR: decreased by 0.95% to 2.99%

### Fixed Rate Loans (effective Friday 9 April 2021)

- **Basic Owner Occupier Principal & Interest fixed rate loans; ≤90% LVR+LMI; \$40k+**
  - 1-year fixed: decreased by 1.56% to 2.69%
  - 2-year fixed: decreased by 2.14% to 2.19%
  - 3-year fixed: decreased by 2.30% to 2.19%
  - 5-year fixed: decreased by 1.57% to 2.49%
- **Basic Owner Occupier Interest Only fixed rate loans; ≤80% LVR; \$40k+**
  - 1-year fixed: decreased by 0.86% to 3.69%
  - 2-year fixed: decreased by 1.04% to 3.59%
  - 3-year fixed: decreased by 1.74% to 3.05%
  - 5-year fixed: decreased by 1.24% to 3.99%
- **Basic Investment Principal & Interest fixed rate loans; ≤90% LVR+LMI; \$40k+**
  - 1-year fixed: decreased by 1.45% to 3.19%
  - 2-year fixed: decreased by 1.88% to 2.69%
  - 3-year fixed: decreased by 1.30% to 2.69%
  - 5-year fixed: decreased by 1.89% to 3.29%
- **Basic Investment Interest Only fixed rate loans; ≤80% LVR; \$40k+**
  - 1-year fixed: decreased by 1.75% to 3.09%
  - 2-year fixed: decreased by 1.99% to 2.78%
  - 3-year fixed: decreased by 2.29% to 2.78%
  - 5-year fixed: decreased by 1.89% to 3.49%

\*Basic fee changes: settlement fee of \$349 will now be waived for applications received on or after 9 April 2021; offset fee of \$6 will be waived for variable applications received on or after 9 April 2021 and settled before 31 August 2021

Kind regards,  
Evan