

## Our fixed rates are changing

Hi {{first\_name}}

We want you to be one of the first to know that our fixed rates are changing for owner occupied and investment loans.

Effective Tuesday 1 June 2021, we'll have rates starting from 1.98% p.a. (comparison rate 2.61% p.a.<sup>^</sup>) which applies to 2 year fixed, owner occupied Own home loans with principal and interest repayments.

The rates that are changing are highlighted below.

### Own home loan rates

Effective: 1 June 2021

Owner Occupied P&I	Current rate (p.a.)	New rate (p.a.)	Change
1 year	2.15%	N/A	N/A
2 year	2.15%	1.98%	-0.17%
3 year	2.15%	N/A	N/A
5 year	2.37%	2.50%	+0.13%

  

Investment P&I	Current rate (p.a.)	New rate (p.a.)	Change
1 year	2.39%	N/A	N/A
2 year	2.39%	2.24%	-0.15%
3 year	2.39%	N/A	N/A
5 year	2.84%	N/A	N/A

  

Investment IO	Current rate (p.a.)	New rate (p.a.)	Change
1 year	2.59%	N/A	N/A
2 year	2.59%	2.44%	-0.15%
3 year	2.59%	N/A	N/A
5 year	3.04%	N/A	N/A

Don't forget about our other competitive home loan rates such as what our Neat home loan offers. A no fuss, low variable rate starting at 2.19% p.a. (comparison rate 2.20 % p.a.<sup>^</sup>) for owner occupied principal and interest and an LVR of 60% or less.

### We've also extended our cashback for Own home loans!

Our \$2,000 cashback offer for purchases and refinances on Own home loan applications has been extended.

The offer applies to applications received by 30 June 2021 and settled by 31 August 2021. The minimum loan amount is still \$250,000 and is limited to 1 cashback per primary borrower, regardless of the number of loans. The cashback will be paid into an 86 400 Pay account within 14 days of settlement.

If you have any questions, please reach out to your friendly BDM or Broker Support.

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<sup>^</sup>Comparison rates are calculated on a loan amount of \$150,000 for a term of 25 years with principal and interest repayments. These rates are for secured lending only. Where the loan reverts to a variable rate after the fixed period, the comparison rate is based on an LVR of equal to or less than 60%.

WARNING: The comparison rates are 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. Lending criteria, fees, terms and conditions apply. All applications for credit are subject to 86 400 credit approval criteria.

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