

We are making the following increases to our Variable INVIO and 2/3/5-Year Fixed Rates effective **Monday 15th November 2021** .

Variable Rate Loans (effective Monday 15th November 2021)

- **Professional Package**
 - **Investment Interest Only (inc. Construction); \$100k+**
 - LVR ≤80% : reducing from 2.79% pa to 2.59% pa
 - **Investment Line of Credit; Interest Only; <\$500k**
 - LVR ≤60%: decreasing from 2.99% pa to 2.79% pa
 - LVR ≤80%: decreasing from 2.99% pa to 2.79% pa
 - **Investment Line of Credit; Interest Only; \$500k+**
 - LVR ≤80%: decreasing from 2.99% pa to 2.79% pa

Owner Occupied Fixed Rate Loans (effective Monday 15th November 2021)

- **Professional Package**
 - **3-year fixed; Principal & Interest; \$100k+**
 - LVR ≤80%: increasing from 2.14% pa to 2.59% pa
 - LVR ≤90% + LMI: increasing from 2.34% pa to 2.79%pa
 - **5-year fixed; Principal & Interest; \$100k+**
 - LVR ≤80%: increasing from 2.59% pa to 2.99% pa
 - LVR ≤90% + LMI: increasing from 2.79% pa to 3.19% pa
- **Basic Package**
 - **3-year fixed; Principal & Interest; \$40k+**
 - LVR ≤90% + LMI: increasing from 2.34% pa to 2.79% pa
 - **5-year fixed; Principal & Interest; \$40k+**
 - LVR ≤90% + LMI: increasing from 2.79% pa to 2.98% pa

Investment Fixed Rate Loans (effective Monday 15th November 2021)

- **Professional Package**
 - **2-year fixed; Principal & Interest; \$100k+**
 - LVR ≤80%:increasing from 2.30% pa to 2.40% pa
 - LVR ≤90%: increasing from 2.50% pa to 2.60% pa
 - **3-year fixed; Principal & Interest; \$100k+**
 - LVR ≤80%: increasing from 2.40% pa to 2.79% pa
 - LVR ≤90%: increasing from 2.60% pa to 2.99% pa
 - **3-year fixed; Interest Only; \$100k+**
 - LVR ≤80%: increasing from 2.49% pa to 2.89% pa
- **Basic Package**
 - **2-year fixed; Principal & Interest; \$40k+**
 - LVR ≤90%: increasing from 2.50% pa to 2.60% pa
 - **3-year fixed; Principal & Interest; \$40k+**
 - LVR ≤90%: increasing from 2.60% pa to 2.99% pa
 - **3-year fixed; Interest Only; \$40k+**
 - LVR ≤80%: increasing from 2.59% pa to 2.99% pa

Kind Regards,

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