

Select Product Range

OWNER OCCUPIED RATES

Variable Rates

Property Use	Owner Occupied			
LVR	≤70%	>70%–80%	>80%–90%	>90%–95%
Select P&I	1.99%	2.09%	3.00%	3.42%
Select IO	3.55%	3.55%	–	–

Fixed Rates

LVR	≤70%	>70%–80%	>80%–90%	>90%–95%	≤70%	>70%–80%
Select Fixed	P&I	P&I	P&I	P&I	IO	IO
1 year	2.54%	2.54%	2.64%	2.84%	3.69%	3.69%
2 year	2.74%	2.74%	2.89%	3.09%	3.69%	3.69%
3 year	3.24%	3.24%	3.34%	3.54%	3.89%	3.89%
4 year	3.44%	3.44%	3.54%	3.74%	3.99%	3.99%
5 year	3.59%	3.59%	3.69%	3.89%	4.09%	4.09%

INVESTMENT RATES

Variable Rates

Property Use	Investment			
LVR	≤70%	>70%–80%	>80%–90%	>90%–95%
Select P&I	2.29%	2.44%	3.42%	–
Select IO	2.69%	2.79%	3.62%	–

Fixed Rates

LVR	≤70%	>70%–80%	>80%–90%	≤70%	>70%–80%	>80%–90%
Select Fixed	P&I	P&I	P&I	IO	IO	IO
1 year	2.84%	2.84%	2.94%	2.94%	2.94%	3.04%
2 year	2.99%	2.99%	3.09%	3.09%	3.09%	3.19%
3 year	3.44%	3.44%	3.54%	3.64%	3.64%	3.74%
4 year	3.64%	3.64%	3.74%	3.74%	3.74%	3.84%
5 year	3.74%	3.74%	3.84%	3.84%	3.84%	3.94%

COMMISSIONS (UNLESS OTHERWISE STATED)

UPFRONT PAID* ex GST : 0.70%		TRAIL PAID ex GST: 0.15%
Clawback Period	Months 0–12	Months 13–24
SELECT PRODUCT RANGE	100%	50%

*Upfront commission paid based on amount drawn down on the 5th calendar day post settlement (excludes construction which is paid on facility limit).