

Select Product Range

Funded by Advantedge

OWNER OCCUPIED RATES*

Variable Rates

Property Use	Owner Occupied			
LVR	≤70%	>70%–80%	>80%–90%	>90%–95%
Select P&I	5.39%	5.44%	6.50%	6.92%
Select IO	7.05%	7.05%	–	–

Fixed Rates

LVR	≤80%	>80%–90%	>90%–95%	≤80%
Select Fixed	P&I	P&I	P&I	IO
1 year	5.49%	5.59%	5.79%	5.94%
2 year	5.49%	5.59%	5.79%	6.04%
3 year	5.39%	5.49%	5.69%	5.94%
4 year	5.64%	5.74%	5.94%	6.34%
5 year	5.94%	6.04%	6.24%	6.54%

INVESTMENT RATES*

Variable Rates

Property Use	Investment			
LVR	≤70%	>70%–80%	>80%–90%	>90%–95%
Select P&I	5.64%	5.74%	6.92%	–
Select IO	5.99%	6.14%	7.12%	–

Fixed Rates

LVR	≤80%	>80%–90%	≤80%	>80%–90%
Select Fixed	P&I	P&I	IO	IO
1 year	5.69%	5.89%	5.79%	5.99%
2 year	5.69%	5.89%	5.79%	5.99%
3 year	5.64%	5.69%	5.74%	5.79%
4 year	6.04%	6.14%	6.14%	6.24%
5 year	6.24%	6.34%	6.34%	6.44%

*Rates quoted in this document are for new business only, existing customer rate enquiries need to be referred to Customer Service.

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).