

Owner Occupied Home Loans	Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
First Home Buyer Home Loan	6.64% p.a.	6.67% p.a.	N/A	N/A
Choice Home Loan (without offset)	6.74% p.a.	6.77% p.a.	6.74% p.a.	6.76% p.a.
Choice Home Loan (with offset)	6.84% p.a.	6.87% p.a.	6.84% p.a.	6.86% p.a.
Standard Variable Home Loan (SV)	8.75% p.a.	8.82% p.a.	8.90% p.a.	8.96% p.a.
Essential Worker Home Loan	5.95% p.a.	5.98% p.a.	N/A	N/A
Equity Line	N/A	N/A	9.29% p.a.	N/A
Bridging Loan	N/A	N/A	9.49% p.a.	9.52% p.a.
Retirees Access Home Loan <sup>2</sup>	N/A	N/A	9.22% p.a.	9.30% p.a.

Fixed Rate Home Loans <sup>3</sup>	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
1 Year Fixed Rate	5.85% p.a.	5.91% p.a.	6.25% p.a.	6.30% p.a.
2 Year Fixed Rate	5.50% p.a.	5.56% p.a.	6.25% p.a.	6.30% p.a.
3 Year Fixed Rate	5.70% p.a.	5.76% p.a.	6.25% p.a.	6.30% p.a.
4 Year Fixed Rate	5.95% p.a.	6.01% p.a.	6.30% p.a.	6.35% p.a.
5 Year Fixed Rate	5.95% p.a.	6.01% p.a.	6.35% p.a.	6.40% p.a.

Property Investor Home Loans	Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
Choice Home Loan (without offset)	7.04% p.a.	7.07% p.a.	7.04% p.a.	7.06% p.a.
Choice Home Loan (with offset)	7.14% p.a.	7.17% p.a.	7.14% p.a.	7.16% p.a.
Standard Variable Home Loan (SV)	9.21% p.a.	9.28% p.a.	9.41% p.a.	9.49% p.a.
Equity Line	N/A	N/A	9.54% p.a.	N/A
Bridging Loan	N/A	N/A	9.54% p.a.	9.57% p.a.

Fixed Rate Home Loans <sup>3</sup>	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
1 Year Fixed Rate	6.05% p.a.	6.11% p.a.	6.45% p.a.	6.50% p.a.
2 Year Fixed Rate	5.95% p.a.	6.01% p.a.	6.45% p.a.	6.50% p.a.
3 Year Fixed Rate	5.95% p.a.	6.01% p.a.	6.45% p.a.	6.50% p.a.
4 Year Fixed Rate	6.15% p.a.	6.21% p.a.	6.50% p.a.	6.55% p.a.
5 Year Fixed Rate	6.15% p.a.	6.21% p.a.	6.55% p.a.	6.60% p.a.

Eligibility criteria, terms & conditions and fees & charges apply.

<sup>1</sup> Comparison rate based on \$150,000 loan over 25 years. **WARNING:** These 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.

<sup>2</sup> Retirees Access Home Loan - no principal or interest repayments are required.

<sup>3</sup> At the end of the fixed rate period the loan will continue as a fixed rate loan for the same period, unless you choose a different fixed rate period or a variable rate product. Offset account not available on this product.