

| Owner Occupied Home Loans | | Principal & Interest | | Interest Only | |
|--|---------------|------------------------------|---------------|------------------------------|--|
| Variable Rate Home Loans | Interest Rate | Comparison Rate ¹ | Interest Rate | Comparison Rate ¹ | |
| 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 | 5.80% p.a. | 5.83% 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 ² | N/A | N/A | 9.22% p.a. | 9.30% p.a. | |
| External Refinance ³ | Interest Rate | Comparison Rate ¹ | Interest Rate | Comparison Rate ¹ | |
| Momentum Home Loan (LVR < 60%) | 6.24% p.a. | 6.27% p.a. | N/A | N/A | |
| Momentum Home Loan (LVR 60-80%) | 6.34% p.a. | 6.37% p.a. | N/A | N/A | |
| Momentum Home Loan (LVR > 80%) | 6.44% p.a. | 6.47% p.a. | N/A | N/A | |
| Fixed Rate Home Loans ⁴ | Interest Rate | Comparison Rate ¹ | Interest Rate | Comparison Rate ¹ | |
| 1 Year Fixed Rate | 6.05% p.a. | 6.11% p.a. | 6.25% p.a. | 6.30% p.a. | |
| 2 Year Fixed Rate | 6.05% p.a. | 6.11% p.a. | 6.25% p.a. | 6.30% p.a. | |
| 3 Year Fixed Rate | 5.80% p.a. | 5.86% p.a. | 6.25% p.a. | 6.30% p.a. | |
| 4 Year Fixed Rate | 6.10% p.a. | 6.16% p.a. | 6.30% p.a. | 6.35% p.a. | |
| 5 Year Fixed Rate | 6.15% p.a. | 6.21% 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 ¹ | Interest Rate | Comparison Rate ¹ | |
| 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. | |
| External Refinance ³ | Interest Rate | Comparison Rate ¹ | Interest Rate | Comparison Rate ¹ | |
| Momentum Home Loan (LVR < 60%) | 6.64% p.a. | 6.67% p.a. | 6.64% p.a. | 6.66% p.a. | |
| Momentum Home Loan (LVR 60-80%) | 6.74% p.a. | 6.77% p.a. | 6.74% p.a. | 6.76% p.a. | |
| Momentum Home Loan (LVR > 80%) | 6.84% p.a. | 6.87% p.a. | 6.84% p.a. | 6.86% p.a. | |
| Fixed Rate Home Loans ⁴ | Interest Rate | Comparison Rate ¹ | Interest Rate | Comparison Rate ¹ | |
| 1 Year Fixed Rate | 6.25% p.a. | 6.31% p.a. | 6.45% p.a. | 6.50% p.a. | |
| 2 Year Fixed Rate | 6.25% p.a. | 6.31% p.a. | 6.45% p.a. | 6.50% p.a. | |
| 3 Year Fixed Rate | 6.05% p.a. | 6.11% p.a. | 6.45% p.a. | 6.50% p.a. | |
| 4 Year Fixed Rate | 6.30% p.a. | 6.36% p.a. | 6.50% p.a. | 6.55% p.a. | |
| 5 Year Fixed Rate | 6.35% p.a. | 6.42% p.a. | 6.55% p.a. | 6.60% p.a. | |

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

1 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.

2 Retirees Access Home Loan - no principal or interest repayments are required.

3 New refinance applications only. Not available for refinance of existing G&C Mutual Bank Loans. Minimum loan amount \$100,000.

4 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.