

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 Special <sup>2</sup>	5.99% p.a.	6.02% p.a.	N/A	N/A	
External Refinance Special <sup>3</sup>	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>	
Momentum Home Loan (LVR < 60%)	5.99% p.a.	6.02% p.a.	N/A	N/A	
Momentum Home Loan (LVR 60-80%)	6.09% p.a.	6.12% p.a.	N/A	N/A	
Momentum Home Loan (LVR > 80%)	6.19% p.a.	6.22% p.a.	N/A	N/A	

Property Investor Home Loans		Principal & Interest		Interest Only	
External Refinance Special <sup>3</sup>	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>	
Momentum Home Loan (LVR < 60%)	6.30% p.a.	6.33% p.a.	6.30% p.a.	6.32% p.a.	
Momentum Home Loan (LVR 60-80%)	6.40% p.a.	6.43% p.a.	6.40% p.a.	6.42% p.a.	
Momentum Home Loan (LVR > 80%)	6.50% p.a.	6.53% p.a.	6.50% p.a.	6.52% p.a.	

Eligibility criteria, terms & conditions and fees & charges apply. Special offers may be amended or withdrawn at any time.

<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> New security only. Not available for refinance of existing G&C Mutual Bank Loans.

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