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ULTRA FIXED RATES

Owner Occupied P & I Only	1 Year	2 Year	3 Years	4 Years	5 Years
75% LVR Max Loan \$1Mill	2.50	2.50	2.60	2.70	2.80
80% LVR to Max Loan \$850K	2.50	2.50	2.60	2.70	2.80
90% LVR to Max Loan \$850K	3.20	3.20	3.30	3.40	3.50
75% LVR Above \$850K to Max Loan \$1.5mill	2.90	3.00	3.10	3.20	3.30
80% LVR Above \$850K to Max Loan \$1.5mill	3.10	3.20	3.30	3.40	3.50
90% LVR Above \$850K to Max Loan \$1.5mill	3.60	3.70	3.80	3.90	4.00
Investment P & I (add .30 for IO)	1 Year	2 Year	3 Years	4 Years	5 Years
75% LVR Max Loan \$1Mill	2.70	2.70	2.80	2.90	3.00
80% LVR to Max Loan \$850K	2.70	2.70	2.80	2.90	3.00
90% LVR to Max Loan \$850K	3.40	3.40	3.50	3.60	3.70
75% LVR Above \$850K to Max Loan \$1.5mill	3.10	3.20	3.30	3.40	3.50
80% LVR Above \$850K to Max Loan \$1.5mill	3.30	3.40	3.50	3.60	3.70
90% LVR Above \$850K to Max Loan \$1.5mill	3.80	3.90	4.00	4.10	4.20

On Investment Loans Only add 0.30% for Interest Only. Effective 24th December 2020.

Please note above rates and Max LVRs may change if property is in an Inner-City, High-Density, Regional or Unclassified Postcode area.

*Rates subject to change without notification
 Australian Credit Licence 382 606*