

Interest Rate Schedule - Lending Products

Date of issue 07/03/2024

All loans are subject to lending criteria, terms and conditions. Ask us for details. Fees and charges apply. Refer to Lending Schedule of Fees brochure. Additional conditions apply to 'new lending only' offers. Interest rates are on a per annum basis and are subject to change.

HOUSING FINANCE

Owner Occupier & Residential Investment. Different LVR limits apply to each home loan.

OWNER OCCUPIER	Principal & Interest repayments		Interest Only repayments ¹		Construction Interest Only ²		
	Interest Rate	Comparison Rate ^{^, #}	Interest Rate	Comparison Rate ^{^, #}	Interest Rate	Comparison Rate ^{^, #}	
VARIABLE RATES	Basic Variable Rates below are inclusive of any discounts off the reference rate. ³						
	Basic Variable Reference Rate	8.00%	8.00%	8.50%	N/A	8.10%	N/A
	Discounted rates for new and additional lending from 7 March 2024: LVR is 70% or less	6.14%	6.20%	6.59%	6.33%	6.14%	6.20%
	LVR is above 70% and less than or equal to 80%	6.19%	6.25%	6.94%	6.47%	6.19%	6.25%
	LVR is above 80% and less than or equal to 90%	6.44%	6.50%	7.44%	6.79%	6.44%	6.50%
	LVR is more than 90%	6.94%	7.00%	—	—	—	—
	Offset Variable Rates below are inclusive of any discounts off the reference rate. ³						
	Offset Variable Reference Rate	8.20%	N/A	8.70%	N/A	8.30%	N/A
	Discounted rates for new and additional lending from 7 March 2024: LVR is 70% or less	6.19%	6.25%	6.94%	6.47%	6.19%	6.25%
	LVR is above 70% and less than or equal to 80%	6.24%	6.30%	7.24%	6.59%	6.24%	6.30%
	LVR is above 80% and less than or equal to 90%	6.59%	6.65%	7.49%	6.91%	6.59%	6.65%
	LVR is more than 90%	7.04%	7.10%	—	—	—	—
	Bridging Loan	—	—	9.81%	9.91%	—	—
FIXED RATES⁴	1 Year Fixed	6.44%	7.89%	6.74%	7.93%	—	—
	2 Year Fixed	6.29%	7.71%	6.59%	7.77%	—	—
	3 Year Fixed	6.24%	7.54%	6.54%	7.63%	—	—
	5 Year Fixed	6.44%	7.36%	—	—	—	—

Note: All Owner Occupier Fixed Rate home loans revert to the Owner Occupier Basic Variable Principal & Interest Reference Rate (currently 8.00%) at the expiry of the fixed term.

INVESTOR	Principal & Interest repayments		Interest Only repayments ¹		Construction Interest Only ²		
	Interest Rate	Comparison Rate ^{^, #}	Interest Rate	Comparison Rate ^{^, #}	Interest Rate	Comparison Rate ^{^, #}	
VARIABLE RATES	Basic Variable Rates below are inclusive of any discounts off the reference rate. ³						
	Basic Variable Reference Rate	8.43%	8.18%	8.78%	N/A	8.53%	N/A
	Discounted rates for new and additional lending from 7 March 2024: LVR is 70% or less	6.34%	6.40%	6.54%	6.49%	6.34%	6.40%
	LVR is above 70% and less than or equal to 80%	6.39%	6.45%	6.64%	6.56%	6.39%	6.45%
	LVR is above 80% and less than or equal to 90%	6.64%	6.70%	7.04%	6.88%	6.64%	6.70%
	LVR is more than 90%	—	—	—	—	—	—
	Offset Variable Rates below are inclusive of any discounts off the reference rate. ³						
	Offset Variable Reference Rate	8.63%	N/A	8.98%	N/A	8.73%	N/A
	Discounted rates for new and additional lending from 7 March 2024: LVR is 70% or less	6.35%	6.41%	6.64%	6.54%	6.35%	6.41%
	LVR is above 70% and less than or equal to 80%	6.44%	6.50%	6.74%	6.63%	6.44%	6.50%
	LVR is above 80% and less than or equal to 90%	6.74%	6.80%	7.14%	6.98%	6.74%	6.80%
	LVR is more than 90%	—	—	—	—	—	—
	Bridging Loan	—	—	9.81%	9.91%	—	—
FIXED RATES⁴	1 Year Fixed	6.54%	8.28%	6.84%	8.32%	—	—
	2 Year Fixed	6.39%	8.06%	6.59%	8.10%	—	—
	3 Year Fixed	6.34%	7.86%	6.64%	7.95%	—	—
	5 Year Fixed	6.54%	7.63%	6.84%	7.77%	—	—

Note: All Investor Fixed Rate home loans revert to the Investor Basic Variable Principal & Interest Reference Rate (currently 8.43%) at the expiry of the fixed term.

¹ For Interest Only loans, a maximum interest only period of 36 months applies for owner occupier loans and 60 months for investor loans. For Fixed Rate home loans, the interest only period must align to the fixed rate period. On expiry of the Fixed Rate interest only period, loans will revert to the Basic Variable Principal & Interest Owner Occupier or Investor Reference Rate (as applicable) which applies at the time of expiry. On expiry of the Basic Variable interest only period loans will revert to the Basic Variable Principal & Interest Owner Occupier or Investor Reference Rate (as applicable) which applies at the time of expiry, less any discount set out in the loan contract. On expiry of the Offset Variable interest only period, the loan will revert to the Offset Variable Principal & Interest Owner Occupier or Investor Reference Rate (as applicable) which applies at the time of expiry, less any discount set out in the loan contract. Comparison rate for Interest Only loan is based on interest only payments for the fixed term and principal & interest payments for the balance of the term. ² For Construction loans, payments are made on an interest only basis for the first 12 months. After 12 months, the loan will revert to the relevant Principal & Interest Reference Rate (as applicable) which applies at the time of expiry, less any discount set out in the loan contract. ³ Discounts off the Basic Variable and Offset Variable Reference Rates are available to (a) new home loans with a minimum application amount of \$100,000; or (b) switching or restructuring of the home loan you already have with us when it includes new borrowing of at least \$10,000; for new home loan applications unconditionally approved on or after 07/03/2024. Published interest rates are inclusive of any discounts off the respective Reference Rates. Interest rates and discounts vary based on the loan purpose (owner occupier and investor), repayment type (principal and interest, interest only and construction) and Loan to Value Ratio (LVR). Maximum LVR applies and includes Lenders Mortgage Insurance and Great Southern Bank loan setup fees where applicable. Great Southern Bank may withdraw this offer from sale or amend this offer at any time without notice. A change in your loan purpose, your repayment type or your loan product will permanently end your entitlement to the discount and your interest rate will revert to the relevant Basic Variable or Offset Variable Reference Rate. ⁴ Fixed Rate loans are available to (a) new home loans with a minimum application amount of \$100,000; or (b) switching or restructuring of existing home loans. Maximum Loan to Value Ratio applies and includes Lenders Mortgage Insurance and Great Southern Bank loan setup fees where applicable. [^] Comparison rate calculated on a \$150,000 secured loan over a term of 25 years based on monthly repayments. [#] Warning: This comparison rate is 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. ^{*} Inclusive of Lenders Mortgage Insurance (LMI). **Note:** Details of interest rates for other closed products are available on request.



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PERSONAL LOANS

Unsecured Personal Loans	Interest Rate from	Comparison Rate from ^{^^,*}
Fixed rate		
Unsecured Fixed Personal Loan	7.49% to 19.99%	7.74% to 20.27%
Unsecured Green Personal Loan	6.74% to 19.24%	6.99% to 19.52%
Car loans		
Secured Fixed Car Loan	6.49% to 15.04%	6.86% to 15.44%
Green Car Loan	5.99% to 14.29%	6.36% to 14.69%

CREDIT CARDS

	Purchases	Cash
Low Rate Credit Card	11.99%	21.74%

Conditions: These interest rates are current as at 07/03/2024 and are subject to change. Fees and charges are payable.

^{^^}Comparison rate calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. Rates are for unsecured loans only. ^{^^^}Comparison rate calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. Rates are for secured loans only. **#Warning:** This comparison rate is 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.

Note: Details of interest rates for other closed products are available on request.