

PART D – Loan Reference Rates

Effective 26 August 2025

Product	Description	Interest Rate Type	Repayment Type	Primary Occupancy	Offset	Interest Rate	Comparison Rate
Product 1	in1offsethome	Variable	PI	Owner Occupied	Y	5.33%	5.77%
Product 2	in1offsethome	Variable	IO	Owner Occupied	Y	5.80%	6.23%
Product 3	in1offsetinvest	Variable	PI	Investment	Y	5.54%	5.98%
Product 4	in1offsetinvest	Variable	IO	Investment	Y	5.80%	6.23%
Product 5	in1home	Variable	PI	Owner Occupied	N	5.23%	5.28%
Product 6	in1home	Variable	IO	Owner Occupied	N	5.74%	5.79%
Product 7	in1invest	Variable	PI	Investment	N	5.44%	5.49%
Product 8	in1invest	Variable	IO	Investment	N	5.74%	5.79%
Product	Description	Interest Rate Type	Repayment Type	Primary Occupancy	Offset	Rate	
Commercial	in1commercial	Variable	PI			7.35%	
Commercial	in1commercial	Variable	IO			7.75%	

Interest rates are per annum, current at the time of printing and are subject to change without notice. The Comparison Rate is true only for the examples given and different terms, fees or other loan amounts might result in a different comparison rate.

Explanation of Reference Rates

Reference Rates are used as a base for calculating an Interest Rate.

Interest Rates are the rates charged on individual loan products.

Interest Rates may be the same as the **Reference Rates** or the sum of the Reference Rate plus/minus a margin as detailed in your loan Letter of Offer.

Reference Guide

P&I – Principal and Interest Repayments

IO – Interest Only Repayments

Offset – Indicates whether an offset account is available with the loan product (Y = Yes, N = No)

Important information

Eligibility criteria applies.

Applications are subject to credit approval.

Terms and conditions of your loan will be detailed in your Letter of Offer.

Fees and charges are payable.