## AUSTRALIAN <br> FINANCIAL

## Pinnacle - Specialist

Rates Effective 17 Nov 2023

| Product | Owner Occupied |  |  |  | Investment |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Rates to Borrower Comparison Rate |  |  |  | Rates to Borrower |  | Comparison Rate |  |
| Pinnacle Clear Full Doc | P \& I | 10 | P \& I | 10 | P \& I | 10 | P \& I | 10 |
| Pinnacle Clear $\leq 70 \%$ LVR | 7.49\% | 7.49\% | 7.55\% | 7.55\% | 7.79\% | 7.79\% | 7.85\% | 7.85\% |
| Pinnacle Clear $\leq 80 \%$ LVR | 7.59\% | 7.59\% | 7.65\% | 7.65\% | 7.89\% | 7.89\% | 7.95\% | 7.95\% |
| Pinnacle Clear $\leq 85 \%$ LVR | 8.59\% | N/A | 8.65\% | N/A | 8.89\% | 8.89\% | 8.95\% | 8.95\% |
| Pinnacle Clear $590 \%$ LVR | 9.29\% | N/A | 9.35\% | N/A | 9.59\% | 9.59\% | 9.65\% | 9.65\% |
| Pinnacle Plus Full Doc |  |  |  |  |  |  |  |  |
| Pinnacle Plus $\leq 70 \%$ LVR | 8.49\% | 8.49\% | 8.55\% | 8.55\% | 8.79\% | 8.79\% | 8.85\% | 8.85\% |
| Pinnacle Plus $\leq 80 \%$ LVR | 8.59\% | 8.59\% | 8.65\% | 8.65\% | 8.89\% | 8.89\% | 8.95\% | 8.95\% |
| Pinnacle Plus $\leq 85 \%$ LVR | 9.09\% | N/A | 9.15\% | N/A | 9.39\% | 9.39\% | 9.45\% | 9.45\% |
| Pinnacle Assist Full Doc |  |  |  |  |  |  |  |  |
| Pinnacle Assist $\leq 70 \%$ LVR | 9.49\% | 9.49\% | 9.55\% | 9.55\% | 9.79\% | 9.79\% | 9.85\% | 9.85\% |
| Pinnacle Assist $\leq 80 \%$ LVR | 9.59\% | 9.59\% | 9.65\% | 9.65\% | 9.89\% | 9.89\% | 9.95\% | 9.95\% |
| Pinnacle Assist $\leq 85 \%$ LVR | 10.09\% | N/A | 10.15\% | N/A | 10.39\% | 10.39\% | 10.45\% | 10.45\% |
| Pinnacle Clear Lo Doc |  |  |  |  |  |  |  |  |
| Pinnacle Clear Lo Doc $\leq 70 \%$ LVR | 7.69\% | 7.69\% | 7.75\% | 7.75\% | 7.99\% | 7.99\% | 8.05\% | 8.05\% |
| Pinnacle Clear Lo Doc $\leq 80 \%$ LVR | 7.79\% | 7.79\% | 7.85\% | 7.85\% | 8.09\% | 8.09\% | 8.15\% | 8.15\% |
| Pinnacle Clear Lo Doc $\leq 85 \%$ LVR | 8.79\% | N/A | 8.85\% | N/A | 9.09\% | 9.09\% | 9.15\% | 9.15\% |
| Pinnacle Clear Lo Doc $\leq 90 \%$ LVR | 9.49\% | N/A | 9.55\% | N/A | 9.79\% | 9.79\% | 9.85\% | 9.85\% |
| Pinnacle Plus Lo Doc |  |  |  |  |  |  |  |  |
| Pinnacle Plus Lo Doc $\leq 70 \%$ LVR | 8.69\% | 8.69\% | 8.75\% | 8.75\% | 8.99\% | 8.99\% | 9.05\% | 9.05\% |
| Pinnacle Plus Lo Doc $\leq 80 \%$ LVR | 8.79\% | 8.79\% | 8.85\% | 8.85\% | 9.09\% | 9.09\% | 9.15\% | 9.15\% |
| Pinnacle Plus Lo Doc $\leq 85 \%$ LVR | 9.29\% | N/A | 9.35\% | N/A | 9.59\% | 9.59\% | 9.65\% | 9.65\% |
| Pinnacle Assist Lo Doc |  |  |  |  |  |  |  |  |
| Pinnacle Assist Lo Doc $\leq 70 \%$ LVR | 9.69\% | 9.69\% | 9.75\% | 9.75\% | 9.99\% | 9.99\% | 10.05\% | 10.05\% |
| Pinnacle Assist Lo Doc $\leq 80 \%$ LVR | 9.79\% | 9.79\% | 9.85\% | 9.85\% | 10.09\% | 10.09\% | 10.15\% | 10.15\% |
| Pinnacle Assist Lo Doc $\leq 85 \%$ LVR | 10.29\% | N/A | 10.35\% | N/A | 10.59\% | 10.59\% | 10.65\% | 10.65\% |

Terms and conditions apply and are available on request. Bank fees and charges apply. To approved applicants only. Rates may be withdrawn or varied at any time without notice. Each comparison rate is based on $\$ 150,000$ over
25 years. WARNING. These comparison rates apply only to the examples given. Different amounts and terms will
result in different comparison rates. Costs such as redraw fees or early repayment ffes, and cost savings such as fee
waivers, are not included in the comparison rate and may influence the cost of the loan.
Australian Financial Holdings Pty. Ltd. ACN 630581298 ABN 30630581298 ACL 516770

