

## True Blue - Fee Free

Rates Effective 20 Nov 2023

Cat 1 and 2 locations only	Owner Occupied					Investment					
	Product	Rates to Borrower			Comparison Rate		Rates to Borrower			Comparison Rate	
		Variable	P & I	IO	Construct	P & I	IO	P & I	IO	Construct	P & I
Standard ≤ 70% LVR & ≤ \$2Mil	6.69%	7.09%	7.49%	6.75%	7.15%	7.09%	7.49%	7.89%	7.15%	7.54%	
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.19%	7.59%	7.99%	7.25%	7.64%	7.59%	7.99%	8.39%	7.64%	8.04%	
Standard ≤ 80% LVR & ≤ \$2Mil	6.89%	7.29%	7.69%	6.95%	7.35%	7.30%	7.70%	8.10%	7.36%	7.75%	
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	7.40%	7.80%	8.20%	7.46%	7.85%	7.80%	8.20%	8.60%	7.85%	8.25%	
Standard > 80% ≤ 85% LVR & ≤ \$2Mil	7.30%	7.70%	8.10%	7.36%	7.75%	7.60%	8.00%	8.40%	7.65%	8.05%	
Standard > 85% ≤ 90% LVR & ≤ \$2Mil	7.80%	8.20%	8.60%	7.85%	8.25%	8.10%	8.50%	8.90%	8.15%	8.55%	
<b>Fixed Rates</b>											
<b>1 Year</b>											
Standard ≤ 70% LVR & ≤ \$2Mil	7.29%	7.69%	8.09%	7.35%	7.74%	7.69%	8.09%	8.49%	7.74%	8.14%	
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.79%	8.19%	8.59%	7.84%	8.24%	8.19%	8.59%	8.99%	8.24%	8.64%	
Standard ≤ 80% LVR & ≤ \$2Mil	7.50%	7.90%	8.30%	7.55%	7.95%	7.90%	8.30%	8.70%	7.95%	8.35%	
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.00%	8.40%	8.80%	8.05%	8.45%	8.40%	8.80%	9.20%	8.45%	8.85%	
Standard > 80% ≤ 85% LVR & ≤ \$2Mil	7.90%	8.30%	8.70%	7.95%	8.35%	8.20%	8.60%	9.00%	8.25%	8.65%	
Standard > 85% ≤ 90% LVR & ≤ \$2Mil	8.40%	8.80%	9.20%	8.45%	8.85%	8.70%	9.10%	9.50%	8.75%	9.15%	
<b>2 Year</b>											
Standard ≤ 70% LVR & ≤ \$2Mil	7.29%	7.69%	8.09%	7.35%	7.74%	7.69%	8.09%	8.49%	7.74%	8.14%	
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.79%	8.19%	8.59%	7.84%	8.24%	8.19%	8.59%	8.99%	8.24%	8.64%	
Standard ≤ 80% LVR & ≤ \$2Mil	7.50%	7.90%	8.30%	7.55%	7.95%	7.90%	8.30%	8.70%	7.95%	8.35%	
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.00%	8.40%	8.80%	8.05%	8.45%	8.40%	8.80%	9.20%	8.45%	8.85%	
Standard > 80% ≤ 85% LVR & ≤ \$2Mil	7.90%	8.30%	8.70%	7.95%	8.35%	8.20%	8.60%	9.00%	8.25%	8.65%	
Standard > 85% ≤ 90% LVR & ≤ \$2Mil	8.40%	8.80%	9.20%	8.45%	8.85%	8.70%	9.10%	9.50%	8.75%	9.15%	
<b>3 Year</b>											
Standard ≤ 70% LVR & ≤ \$2Mil	7.29%	7.69%	N/A	7.35%	7.74%	7.69%	8.09%	N/A	7.74%	8.14%	
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.79%	8.19%	N/A	7.84%	8.24%	8.19%	8.59%	N/A	8.24%	8.64%	
Standard ≤ 80% LVR & ≤ \$2Mil	7.50%	7.90%	N/A	7.55%	7.95%	7.90%	8.30%	N/A	7.95%	8.35%	
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.00%	8.40%	N/A	8.05%	8.45%	8.40%	8.80%	N/A	8.45%	8.85%	
Standard > 80% ≤ 85% LVR & ≤ \$2Mil	7.90%	8.30%	N/A	7.95%	8.35%	8.20%	8.60%	N/A	8.25%	8.65%	
Standard > 85% ≤ 90% LVR & ≤ \$2Mil	8.40%	8.80%	N/A	8.45%	8.85%	8.70%	9.10%	N/A	8.75%	9.15%	
<b>4 year</b>											
Standard ≤ 70% LVR & ≤ \$2Mil	7.29%	7.69%	N/A	7.35%	7.74%	7.69%	8.09%	N/A	7.74%	8.14%	
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.79%	8.19%	N/A	7.84%	8.24%	8.19%	8.59%	N/A	8.24%	8.64%	
Standard ≤ 80% LVR & ≤ \$2Mil	7.50%	7.90%	N/A	7.55%	7.95%	7.90%	8.30%	N/A	7.95%	8.35%	
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.00%	8.40%	N/A	8.05%	8.45%	8.40%	8.80%	N/A	8.45%	8.85%	
Standard > 80% ≤ 85% LVR & ≤ \$2Mil	7.90%	8.30%	N/A	7.95%	8.35%	8.20%	8.60%	N/A	8.25%	8.65%	
Standard > 85% ≤ 90% LVR & ≤ \$2Mil	8.40%	8.80%	N/A	8.45%	8.85%	8.70%	9.10%	N/A	8.75%	9.15%	
<b>5 Year</b>											
Standard ≤ 70% LVR & ≤ \$2Mil	7.29%	7.69%	N/A	7.35%	7.74%	7.69%	8.09%	N/A	7.74%	8.14%	
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.79%	8.19%	N/A	7.84%	8.24%	8.19%	8.59%	N/A	8.24%	8.64%	
Standard ≤ 80% LVR & ≤ \$2Mil	7.50%	7.90%	N/A	7.55%	7.95%	7.90%	8.30%	N/A	7.95%	8.35%	
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.00%	8.40%	N/A	8.05%	8.45%	8.40%	8.80%	N/A	8.45%	8.85%	
Standard > 80% ≤ 85% LVR & ≤ \$2Mil	7.90%	8.30%	N/A	7.95%	8.35%	8.20%	8.60%	N/A	8.25%	8.65%	
Standard > 85% ≤ 90% LVR & ≤ \$2Mil	8.40%	8.80%	N/A	8.45%	8.85%	8.70%	9.10%	N/A	8.75%	9.15%	

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 fees, and cost savings such as fee waivers, are not included in the comparison rate and may influence the cost of the loan.

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