

True Blue - High Density & Regional

Rates Effective from 20 Nov 2023

High Density and Regional - Annual fee applies										
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	IO
Standard ≤ 70% LVR & ≤ \$2Mil	6.79%	7.19%	7.79%	7.11%	7.51%	7.19%	7.59%	8.19%	7.51%	7.90%
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.29%	7.69%	8.29%	7.61%	8.00%	7.69%	8.09%	8.69%	8.00%	8.40%
Standard ≤ 80% LVR & ≤ \$2Mil	6.99%	7.39%	7.99%	7.31%	7.70%	7.40%	7.80%	8.40%	7.71%	8.11%
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	7.50%	7.90%	8.50%	7.81%	8.21%	7.90%	8.30%	8.90%	8.21%	8.60%
Fixed Rates										
1 Year										
Standard ≤ 70% LVR & ≤ \$2Mil	7.39%	7.79%	8.39%	7.70%	8.10%	7.79%	8.19%	8.79%	8.10%	8.50%
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.89%	8.29%	8.89%	8.20%	8.59%	8.29%	8.69%	9.29%	8.59%	8.99%
Standard ≤ 80% LVR & ≤ \$2Mil	7.60%	8.00%	8.60%	7.91%	8.31%	8.00%	8.40%	9.00%	8.31%	8.70%
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.10%	8.50%	9.10%	8.41%	8.80%	8.50%	8.90%	9.50%	8.80%	9.20%
2 Year										
Standard ≤ 70% LVR & ≤ \$2Mil	7.39%	7.79%	8.39%	7.70%	8.10%	7.79%	8.19%	8.79%	8.10%	8.50%
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.89%	8.29%	8.89%	8.20%	8.59%	8.29%	8.69%	9.29%	8.59%	8.99%
Standard ≤ 80% LVR & ≤ \$2Mil	7.60%	8.00%	8.60%	7.91%	8.31%	8.00%	8.40%	9.00%	8.31%	8.70%
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.10%	8.50%	9.10%	8.41%	8.80%	8.50%	8.90%	9.50%	8.80%	9.20%
3 Year										
Standard ≤ 70% LVR & ≤ \$2Mil	7.39%	7.79%	N/A	7.70%	8.10%	7.79%	8.19%	N/A	8.10%	8.50%
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.89%	8.29%	N/A	8.20%	8.59%	8.29%	8.69%	N/A	8.59%	8.99%
Standard ≤ 80% LVR & ≤ \$2Mil	7.60%	8.00%	N/A	7.91%	8.31%	8.00%	8.40%	N/A	8.31%	8.70%
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.10%	8.50%	N/A	8.41%	8.80%	8.50%	8.90%	N/A	8.80%	9.20%
4 year										
Standard ≤ 70% LVR & ≤ \$2Mil	7.39%	7.79%	N/A	7.70%	8.10%	7.79%	8.19%	N/A	8.10%	8.50%
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.89%	8.29%	N/A	8.20%	8.59%	8.29%	8.69%	N/A	8.59%	8.99%
Standard ≤ 80% LVR & ≤ \$2Mil	7.60%	8.00%	N/A	7.91%	8.31%	8.00%	8.40%	N/A	8.31%	8.70%
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.10%	8.50%	N/A	8.41%	8.80%	8.50%	8.90%	N/A	8.80%	9.20%
5 Year										
Standard ≤ 70% LVR & ≤ \$2Mil	7.39%	7.79%	N/A	7.70%	8.10%	7.79%	8.19%	N/A	8.10%	8.50%
Standard ≤ 70% & ≥ \$2Mil & ≤ \$2.5M	7.89%	8.29%	N/A	8.20%	8.59%	8.29%	8.69%	N/A	8.59%	8.99%
Standard ≤ 80% LVR & ≤ \$2Mil	7.60%	8.00%	N/A	7.91%	8.31%	8.00%	8.40%	N/A	8.31%	8.70%
Standard ≤ 80% & > \$2Mil & ≤ \$2.5M	8.10%	8.50%	N/A	8.41%	8.80%	8.50%	8.90%	N/A	8.80%	9.20%

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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