

## True Blue - SMSF

Rates Effective 20 Nov 2023						
Product	Residential		Commercial		Resi Comp Rates	
Variable	Resi P & I	Resi IO	Comm P & I	Comm IO	Resi P & I	Resi IO
Up to 90% LVR	8.25%	8.65%	N/A	N/A	8.65%	9.05%
Up to 85% LVR	7.95%	8.35%	N/A	N/A	8.36%	8.75%
Up to 80% LVR	7.55%	7.95%	8.05%	8.45%	7.96%	8.36%
Up to 70% LVR	7.20%	7.60%	7.70%	8.10%	7.62%	8.01%
Up to 60% LVR - No Regional locn's	7.20%	7.60%	7.70%	8.10%	7.62%	8.01%
Up to 75% LVR - Regional locations	7.55%	7.95%	8.05%	8.45%	7.96%	8.36%
<b>Fixed Rates</b>						
<b>1 Year</b>						
Up to 90% LVR	8.85%	9.25%	N/A	N/A	9.25%	9.64%
Up to 85% LVR	8.55%	8.95%	N/A	N/A	8.95%	9.34%
Up to 80% LVR	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
Up to 70% LVR	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 60% LVR - No Regional locn's	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 75% LVR - Regional locations	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
<b>2 Years</b>						
Up to 90% LVR	8.85%	9.25%	N/A	N/A	9.25%	9.64%
Up to 85% LVR	8.45%	8.85%	N/A	N/A	8.85%	9.25%
Up to 80% LVR	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
Up to 70% LVR	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 60% LVR - No Regional locn's	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 75% LVR - Regional locations	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
<b>3 to 4 Years</b>						
Up to 90% LVR	8.85%	9.25%	N/A	N/A	9.25%	9.64%
Up to 85% LVR	8.45%	8.85%	N/A	N/A	8.85%	9.25%
Up to 80% LVR	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
Up to 70% LVR	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 60% LVR - No Regional locn's	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 75% LVR - Regional locations	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
<b>5 - 7 years</b>						
Up to 90% LVR	8.85%	9.25%	N/A	N/A	9.25%	9.64%
Up to 85% LVR	8.45%	8.85%	N/A	N/A	8.85%	9.25%
Up to 80% LVR	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
Up to 70% LVR	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 60% LVR - No Regional locn's	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 75% LVR - Regional locations	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
<b>10 Years</b>						
Up to 90% LVR	8.85%	9.25%	N/A	N/A	9.25%	9.64%
Up to 85% LVR	8.45%	8.85%	N/A	N/A	8.85%	9.25%
Up to 80% LVR	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%
Up to 70% LVR	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 60% LVR - No Regional locn's	7.80%	8.20%	8.30%	8.70%	8.21%	8.60%
Up to 75% LVR - Regional locations	8.15%	8.55%	8.65%	9.05%	8.55%	8.95%

**Above rates are for loans up to \$1.5 million or any requests over \$1.5 million please talk to your BDM to obtain the latest rate.**

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.

Australian Financial Holdings Pty. Ltd. ACN 630 581 298 ABN 30 630 581 298 ACL 516770

Australian Financial Loan Management Pty. Ltd. ACN 069 311 486 AUSTRALIAN CREDIT LICENCE 388994