

Variable Home Loan Reference Rates.

Current Reference Rates

Owner Occupied Principal and Interest - Mortgage Shredder Reference Rate	5.57% p.a.
Investment Principal and Interest - Investor Variable Reference Rate	6.22% p.a.
Owner Occupied Interest Only - Mortgage Shredder Interest Only Reference Rate	5.92% p.a.
Investment Interest Only - Investor Interest Only Reference Rate	6.47% p.a.
Principal and Interest - Regular Saver Home Loan	5.07% p.a.
Interest Only - Regular Saver Home Loan Interest Only Reference Rate	5.42% p.a.
Equaliser Reference Rate	5.37% p.a.

Personal Finance Reference Rates

Personal Overdraft Reference Rate	10.01%*
Variable Overdraft Excess Rate	14.51%*

*This is the base rate for calculating the annual percentage rate. Margins may apply.

The following reference rates apply to products that are no longer available to new customers

Online Home Loan	4.56% p.a.
Equity Access	5.55% p.a.
Lite Home Loan	5.45% p.a.
Low Doc Home Loan	5.57% p.a.
Gold Equity Release	5.77% p.a.
Equity Release	6.10% p.a.
BankWise Bonus Home Loan	5.77% p.a.
Seniors Equity Release	6.42% p.a.

The rate that applies to an individual loan is calculated using the reference rate and discount specified in the loan contract.

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