

# Variable Home Loan Reference Rates.

## Current Reference Rates

Owner Occupied Principle and Interest - Mortgage Shredder Reference Rate	5.42% p.a.
Investment Principle and Interest - Investor Variable Reference Rate	6.07% p.a.
Owner Occupied Interest Only - Mortgage Shredder Interest Only Reference Rate	5.77% p.a.
Investment Interest Only - Investor Interest Only Reference Rate	6.32% p.a.
Principle and Interest - Regular Saver Home Loan	4.92% p.a.
Interest Only - Regular Saver Home Loan Interest Only Reference Rate	5.27% p.a.
Equaliser Reference Rate	5.23% p.a.
Seniors Equity Release	6.27% p.a.
Equity Access	5.40% 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	4.41% p.a.
Lite Home Loan	5.30% p.a.
Low Doc Home Loan	5.42% p.a.
Gold Equity Release	5.62% p.a.
Equity Release	5.95% p.a.
BankWise Bonus Home Loan	5.62% 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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