

Variable Home Loan Reference Rates.

Current Reference Rates

Owner Occupied - Mortgage Shredder Reference Rate	4.75% p.a.
Investment - Investor Variable Reference Rate	5.40% p.a.
Owner Occupied Interest Only - Mortgage Shredder Interest Only Reference Rate	5.10% p.a.
Investment Interest Only - Investor Interest Only Reference Rate	5.53% p.a.
Regular Saver Home Loan	4.25% p.a.
Interest Only - Regular Saver Home Loan Interest Only Reference Rate	4.60% p.a.

Personal Finance Reference Rates

Personal Overdraft Reference Rate	8.38%*
Variable Overdraft Excess Rate	12.88%*

*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

Equaliser Reference Rate	4.50% p.a.
Online Home Loan	3.74% p.a.
Equity Access	4.73% p.a.
Lite Home Loan	4.63% p.a.
Low Doc Home Loan	4.75% p.a.
Gold Equity Release	4.95% p.a.
Equity Release	5.28% p.a.
BankWise Bonus Home Loan	4.95% p.a.
Seniors Equity Release	5.60% p.a.

The above reference rates may not apply to your particular repayment type. The reference rate and discount margin applicable to an individual loan is specified in the loan contract. Please review your loan contract to identify which reference rate applies to you, or get in touch with us via the **Bankwest App**, or call on **13 17 19**.

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