

Variable Home Loan Reference Rates.

Current Reference Rates

Standard Variable Rate – Owner Occupied (Mortgage Shredder Reference Rate)	5.42% p.a.
Standard Variable Rate – Investment (Investor Variable Reference Rate)	6.07% p.a.
Regular Saver Home Loan	4.92% p.a.
Equaliser Reference Rate	5.30% 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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