

Loan and Overdraft Interest Rates

Effective : Monday, 16 June 2014

PREMIER HOME LOAN

Finance for owner occupied and investment housing properties with a minimum loan amount of \$150,000. An offset facility allows access to your own funds at your convenience. A redraw facility is available that lets you redraw any surplus amount you have contributed to repayment of the loan in excess of \$250. Repayments can be made weekly, fortnightly or monthly. Offers either a variable rate or fixed rate up to five (5) years.

		Rate	Comparison Rate
Premier Home Loan Special Variable Rate ⁴	Loans up to \$200,000	5.14% pa	5.21% pa ¹
	From \$200,000 to \$400,000	5.04% pa	5.11% pa ¹
	Over \$400,000	4.99% pa	5.06% pa ¹
Premier Home Loan Standard Variable Rate			
Base	Loans up to \$200,000	5.79% pa	5.86% pa ¹
	From \$200,000 to \$400,000	5.69% pa	5.76% pa ¹
	Over \$400,000	5.64% pa	5.71% pa ¹
Premier Home Loan Fixed Interest Rates	1 year	5.10% pa	5.79% pa ¹
	2 years	5.04% pa	5.72% pa ¹
	3 years	5.14% pa	5.68% pa ¹
	4 years	5.70% pa	5.83% pa ¹
	5 years	5.75% pa	5.85% pa ¹

STANDARD HOME LOAN

Finance for owner occupied and investment housing properties. Repayments can be made weekly, fortnightly or monthly.

		Rate	Comparison Rate
Standard Home Loan Special Variable Rate ⁴	Loans up to \$200,000	5.04% pa	5.11% pa ¹
	From \$200,000 to \$400,000	4.94% pa	5.01% pa ¹
	Over \$400,000	4.89% pa	4.96% pa ¹
Standard Home Loan Variable Rate			
Base	Loans up to \$200,000	5.69% pa	5.76% pa ¹
	From \$200,000 to \$400,000	5.59% pa	5.66% pa ¹
	Over \$400,000	5.54% pa	5.61% pa ¹

PREMIER PERSONAL LOAN

Secured personal loan for any approved purpose for amounts from \$1,000 to \$50,000. A free redraw facility is available that lets you redraw any surplus amount you have contributed to repayment of the loan in excess of \$250. Repayments can be made weekly, fortnightly or monthly.

Premier Personal Loan Variable Rate secured by Goods or Real Estate	8.09% pa
Comparison Rate	8.77% pa ²

PERSONAL LOAN

Unsecured personal loan for any approved purpose for amounts from \$1,000 to \$50,000. A free redraw facility is available that lets you redraw any surplus amount you have contributed to repayment of the loan in excess of \$250. Repayments can be made weekly, fortnightly or monthly.

Unsecured Personal Loan Variable Rate	11.29% pa	to	14.30% pa
Comparison Rate	11.99% pa ³	to	15.01% pa ³

Limited time special⁵ This offer is only available for new loans to Dnister.

Unsecured Personal Loan Variable Rate less promotional discount of 1.00%	10.29% pa	to	13.30% pa
Comparison Rate	10.29% pa ³	to	13.30% pa ³