

Loan & Overdraft Interest Rates

Effective Date 9th January 2012

HOME LOANS

PREMIER HOME LOAN - Owner occupied & investment housing properties for mortgages over \$50,000. Offset facility allows redraws of your own funds at your convenience. Repayments can be made weekly, fortnightly or monthly.

Standard Variable Rate	7.01% pa
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STANDARD HOME LOAN - Free of fees and charges that lets you redraw any surplus amount you have contributed to the repayment of the loan in excess of \$250.00. No penalty for early repayment.

Standard Variable	7.19% pa
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PERSONAL LOANS

PREMIER PERSONAL LOAN - All purpose personal loan for car, shares, boat, students or even credit card debt. A free redraw facility is available to loans in excess of \$250 without cost to you. Loans are available for any amount over \$5,000 up to \$50,000.

Standard Variable Rate - secured by Goods Mortgage or Real Estate Property	8.96% pa
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PERSONAL LOAN - Unsecured Personal Loan for any approved purchase valued over \$5,000 up to \$50,000. Redraw facility is available and payment can be made weekly, fortnightly or monthly without penalty.

Unsecured Personal Loan	11.74% pa to 14.75% pa
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OTHER LOANS

EQUITY ACCESS FACILITY - Allows you to access the equity you have built up in your home to take that long awaited overseas holiday, renovate your home or buy a new car. In fact you can use the funds for any worthwhile purpose.

Equity Access Facility	7.48% pa
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PERSONAL OVERDRAFTS - A credit facility that permits drawings against a savings account where credit funds are not available and will cause the account to overdraw. Monthly repayments are the greater of \$20.00 or 2% of the month end closing balance.

Secured Overdraft - secured by Goods Mortgage or Real Estate Property	11.34% pa
Unsecured Overdraft	16.23% pa

INTEREST ONLY LOANS - As the title implies you are only required to meet the monthly interest costs during the term of the loan. The loan term is restricted to 12 months with clearance in full at the end of the approved term.

Interest only loan	7.48% pa
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COMMERCIAL LENDING

BUSINESS LOANS - Financing the purchase, or ongoing running of a business, or business investment. Variable rate applies and the facility is repayable over an agreed term not exceeding 15 years. Overdraft facility is also available. Repayments are the greater of \$20.00 or 2% of the month end closing balance of the account.

Business Loan (Standard Variable)	10.28% pa
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BUSINESS INTEREST ONLY LOANS - As the title implies you are only required to meet the monthly interest costs during the term of the loan. The loan term is restricted to 12 months with clearance in full at the end of the approved term.

Business loan (Interest only)	10.28% pa
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UNAUTHORISED OVERDRAWN ACCOUNTS

All Accounts	19.95% pa
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Comparison interest rates are available on request. All rates quoted are per annum. The rates quoted are subject to change without notice. Fees, charges, terms and conditions may apply. Details available on request. Applications for all loan types are subject at all times to credit assessment and approval. For loans funded prior to 1st April 2007, rates are available by contacting one of our branches.



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