# Interest Rates Schedule

## Loan and Overdraft Interest Rates

| | | |
|---|---|---|
| Effective : | Tuesday, 26 August 2025 | (New Loans to Dnister) |
| | Tuesday, 26 August 2025 | (Existing Loans with Dnister) |

## SIMPLE HOME LOAN PLUS

Finance for owner occupied purposes with a minimum loan amount of $200,000. A product with a super low 2 year introductory rate. Both Variable and Fixed rate options available. An offset facility up to $100,000 includes everyday banking access to manage your funds at your convenience. A redraw facility is available that lets you redraw any surplus amount of $250 or more you have contributed to repayment of the loan. An annual fee applies. Repayments can be made weekly, fortnightly or monthly.

| | | | Owner Occupier Rate | Comparison Rate |
|---|---|---|---|---|
| Simple Home Loan Plus Variable Rate [6] | 24 Month Introductory Rate | Loans over $200,000 | **5.34%** pa | 6.11% pa[1] |
| Simple Home Loan Plus Fixed Rate [6] | 24 Month Introductory Rate | Loans over $200,000 | **4.95%** pa | 6.03% pa[1] |
| Simple Home Loan Plus Reverting Rate [6] | Rate after 24 months | Loans over $200,000 | **5.80%** pa | 6.20% pa[1] |

## SIMPLE HOME LOAN

Finance for owner occupied purposes with a minimum loan amount of $200,000. A simple product with a super low variable rate. An annual fee applies. Repayments can be made weekly, fortnightly or monthly.

| | | Owner Occupier Rate | Comparison Rate |
|---|---|---|---|
| Simple Home Loan Variable Rate [5] | Loans over $200,000 | **5.54%** pa | 5.94% pa[1] |

## PREMIER HOME LOAN

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

| | | Owner Occupier Rate | Comparison Rate | Investor Rate | Comparison Rate |
|---|---|---|---|---|---|
| Premier Home Loan Variable Rate [4] | | **5.80%** pa | 5.85% pa[1] | **6.05%** pa | 6.10% pa[1] |
| Premier Home Loan Fixed Interest Rates | 1 year | **5.09%** pa | 5.81% pa[1] | **5.24%** pa | 6.05% pa[1] |
| | 2 years | **4.99%** pa | 5.73% pa[1] | **5.14%** pa | 5.96% pa[1] |
| | 3 years | **5.09%** pa | 5.69% pa[1] | **5.29%** pa | 5.92% pa[1] |
| | 4 years | **5.49%** pa | 5.77% pa[1] | **5.69%** pa | 6.00% pa[1] |
| | 5 years | **5.49%** pa | 5.75% pa[1] | **5.69%** pa | 5.98% pa[1] |

## STANDARD HOME LOAN

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

| | Owner Occupier Rate | Comparison Rate | Investor Rate | Comparison Rate |
|---|---|---|---|---|
| Standard Home Loan Variable Rate | **5.85%** pa | 5.90% pa[1] | **6.43%** pa | 6.48% pa[1] |

## 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 5 years with clearance in full at the end of the approved term.

| | Owner Occupier Rate | Comparison Rate | Investor Rate | Comparison Rate |
|---|---|---|---|---|
| Interest Only Loan Variable Rate | **6.25%** pa | 6.34% pa[1] | **6.40%** pa | 6.49% pa[1] |

## 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 Variable Rate Facility | **8.22%** pa | - | **8.22%** pa | - |

Continued Overleaf

## 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.

| | | Comparison Rate |
|---|---|---|
| Premier Personal Loan Variable Rate secured by Goods or Real Estate | **7.52%** pa | 8.20% 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.

| | | Comparison Rate |
|---|---|---|
| Unsecured Personal Loan Variable Rate | From **9.67%** pa | 10.36% pa[3] |

## PERSONAL OVERDRAFT

A lending 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 or 2% of the month end closing balance.

| | |
|---|---|
| Secured Overdraft Variable Rate - secured by Goods Mortgage or Real Estate | **11.43%** pa |
| Unsecured Overdraft Variable Rate | **16.32%** pa |

## BUSINESS LOANS

Finance the purchase or other capital requirements 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 where repayments are the greater of $20 or 2% of the month end closing balance of the account.

| | |
|---|---|
| Business Loan Variable Rate | **8.15%** pa |
| Business Loan Fixed Rate | **Available on application** |

## 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 Interest Only Loan Variable Rate | **8.35%** pa |
| Business Interest Only Loan Fixed Rate | **Available on application** |

## BUSINESS OVERDRAFT

A lending 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 or 2% of the month end closing balance.

| | |
|---|---|
| Secured Overdraft Variable Rate - secured by Goods Mortgage or Real Estate | **10.67%** pa |
| Unsecured Overdraft Variable Rate | **16.45%** pa |

The comparison rate is calculated on the basis of a secured loan of $150,000 over a term of 25 years.

The comparison rate is calculated on the basis of a secured loan of $10,000 over a term of 3 years.

The comparison rate is calculated on the basis of an unsecured loan of $10,000 over a term of 3 years.

WARNING: These comparison rates apply only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers or loan offset accounts, are not included in the comparison rates, but may influence the cost of the loan.

PREMIER - The offer is available for new loan amounts of $200k or more, excluding internal refinances, and with a maximum LVR of 95% with LMI. The loan establishment fee of $500 is waived. Loans must be funded within 30 days of the date of our offer document unless we agree otherwise. Dnister reserves the right to withdraw this offer at any time and it cannot be used in conjunction with any other offer. Terms and conditions, including fees and charges, apply.

SIMPLE Home Loan - The offer is available for new loan amounts of $200k or more, excluding internal refinances, and with a maximum LVR of 95% with LMI. An annual fee of $395 applies. The loan establishment fee is waived. Loans must be funded within 30 days of the date of our offer document unless we agree otherwise. Dnister reserves the right to withdraw this offer at any time and it cannot be used in conjunction with any other offer. Terms and conditions, including fees and charges, apply.

SIMPLE Home Loan Plus - The offer is available for new borrowings and refinances from other financial institutions (excluding internal refinances) for minimum loan amounts of $200k or more. Upon expiry of the 24 month introductory period the reverting interest rate will apply at that time. Borrow up to a maximum LVR of 95% with LMI, Debt to Income (DTI) <=6, Net Income Surplus (NIS) $2,400 & Net Disposable Income (NDI) > 1.00:1. An annual fee of $395 applies. The loan establishment fee is waived. Loans must be funded within 30 days of the date of our offer document unless we agree otherwise. Dnister reserves the right to withdraw this offer at any time and it cannot be used in conjunction with any other offer. Terms and conditions, including fees and charges, apply.

Applications are subject to Dnister credit assessment criteria. Interest rates are subject to change without notice and should be verified with your local branch. Terms and conditions, including fees and charges, apply. For full details on our products and an analysis of your personal requirements, please arrange for an appointment with one of our friendly lending staff by contacting your local Dnister branch or visit www.dnister.com.au.