

# Interest Rates

as at 1 January 2019



## INVESTMENT HOME LOANS

HOME LOAN SPECIALS	INVESTMENT			
	P&I Rate	Comparison Rate	IO Rate	Comparison Rate
All In One 2 year discount variable rate <sup>1</sup>	4.45%	5.37% <sup>a</sup>	4.95%	5.34% <sup>a</sup>
First Rate variable special <sup>2</sup>	4.30%	4.36% <sup>a</sup>	4.80%	5.18% <sup>a</sup>

VARIABLE HOME LOANS	INVESTMENT			
	P&I Rate	Comparison Rate	IO Rate	Comparison Rate
All In One	5.51%	5.57% <sup>a</sup>	6.01%	5.77% <sup>a</sup>
First Rate	5.35%	5.41% <sup>a</sup>	5.85%	5.61% <sup>a</sup>

ALL IN ONE REWARDS PACKAGE <sup>3</sup>	INVESTMENT			
	P&I Rate	Comparison Rate	IO Rate	Comparison Rate
Receive a discounted All In One home loan interest rate and savings on a range of products.				
\$1 – \$349,999	5.16%	5.22% <sup>a</sup>	5.66%	5.42% <sup>a</sup>
\$350,000 – \$749,999	5.06%	5.12% <sup>a</sup>	5.56%	5.32% <sup>a</sup>
\$750,000 +	5.01%	5.07% <sup>a</sup>	5.51%	5.27% <sup>a</sup>

FIXED RATE HOME LOANS	INVESTMENT			
	P&I Rate	Comparison Rate	IO Rate	Comparison Rate
Fixed 1 year	4.28%	5.32% <sup>a</sup>	4.99%	5.39% <sup>a</sup>
Fixed 2 year	4.14%	5.20% <sup>a</sup>	4.93%	5.35% <sup>a</sup>
Fixed 3 year	4.24%	5.13% <sup>a</sup>	5.03%	5.34% <sup>a</sup>
Fixed 5 year	5.03%	5.29% <sup>a</sup>	5.48%	5.48% <sup>a</sup>

After fixed period interest rate reverts to First Rate variable rate. P&I – Principal and Interest repayments. IO – Interest Only repayments.

PERSONAL LOANS		
	Rate	Comparison Rate
Personal Loan variable	14.82%	15.37% <sup>c</sup>
Personal Loan fixed	14.82%	15.37% <sup>c</sup>
Premium Personal Loan variable <sup>5</sup>	7.99%	8.20% <sup>c</sup>
Consolidator Loan	17.57%	18.11% <sup>c</sup>
Overdraft (\$1)	15.22%	N/A
Credit Card (\$10)	10.12%	N/A

CAR LOANS		
Age of vehicle up to 3 years	Rate	Comparison Rate
All In One Rewards PACKAGE Fixed Car Loan <sup>4</sup>	6.49%	6.88% <sup>b</sup>
All In One Rewards PACKAGE Car Loan Variable <sup>4</sup>	4.49%	4.89% <sup>b</sup>
Car Loan variable	5.99%	6.66% <sup>b</sup>
Car Loan fixed	7.99%	8.66% <sup>b</sup>
Greater than 3 years, up to 7 years	Rate	Comparison Rate
All In One Rewards PACKAGE Fixed Car Loan <sup>4</sup>	8.49%	8.87% <sup>b</sup>
All In One Rewards PACKAGE Car Loan Variable <sup>4</sup>	6.49%	6.88% <sup>b</sup>
Car Loan variable	7.99%	8.66% <sup>b</sup>
Car Loan fixed	9.99%	10.65% <sup>b</sup>

1. An interest rate discount of 1.06% is applied to the All In One variable rate for 2 years from the date of settlement after which time the rate will revert to the then current All In One variable rate. Only available for new home loans, refinances from competitors or for existing home loan members who add an additional minimum \$100,000 to their existing home loan balance. Minimum loan amount \$150,000.
2. Only available for new home loans and refinances from competitors. Minimum home loan balance \$150,000. Not available for top-ups or internal product switches.
3. The Rewards PACKAGE can be added for existing All In One Home Loan members who add an additional minimum \$100,000 to their existing Home Loan balance.
4. Only available to members with an All In One Home Loan Rewards PACKAGE.
5. Available to members who have an existing home loan, are home owners or have a term deposit of \$20,000 or more.
  - a. Comparison Rate is calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.
  - b. Comparison Rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for secured loans only.
  - c. Comparison Rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for unsecured loans only.

**WARNING:** These Comparison Rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different Comparison Rate.

Interest rates are on a per annum basis. Eligibility criteria, terms and conditions, fees and charges apply.

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as at 1 January 2019



## SAVINGS

POWER-UP eSAVER ACCOUNT (\$6)	
Balance	Rate <sup>1</sup>
\$1 and over	1.20%

PENSIONER SECURITY ACCOUNT (\$3)	
Balance	Rate <sup>3</sup>
\$1 – \$45,400	1.00%
\$45,401 and over	1.50%

BONUS SAVER (\$7) <sup>2</sup>	
Balance	Rate <sup>1</sup>
\$1 – \$100,000	Up to 2.20%

CHRISTMAS SAVINGS ACCOUNT (\$4) <sup>4</sup>	
Balance	Rate <sup>3</sup>
\$1 and over	1.00%

- Interest is calculated daily and paid monthly.
- Bonus rate applies for a minimum deposit of \$50 per month & no withdrawals per month. The bonus interest rate is paid on the portion of account balances up to \$100,000. Standard interest rate is paid on the portion of account balances over \$100,000. Personal customers only. \*\*Balances of all your Bonus Saver accounts are added together. The Bonus rate is currently 2.19%. The standard rate is currently 0.01%. Both rates can change without notice.
- Interest is calculated daily and paid quarterly.
- Withdrawals only available from 1 November to 31 January.

## TERM DEPOSITS

TERM IN MONTHS	\$1,000 – \$19,999	\$20,000 – \$49,999	\$50,000 – \$99,999	\$100,000 – \$300,000
3	1.90%	1.90%	2.00%	2.00%
4	1.90%	1.90%	2.00%	2.00%
5	1.90%	1.90%	2.00%	2.00%
6	2.10%	2.10%	2.20%	2.20%
7	2.10%	2.10%	2.20%	2.20%
8	2.10%	2.10%	2.20%	2.20%
9	2.50%	2.50%	2.60%	2.60%
10	1.90%	1.90%	2.00%	2.00%
11	1.90%	1.90%	2.00%	2.00%
12 (1 year)	2.50%	2.50%	2.60%	2.60%
24 (2 years)	2.40%	2.40%	2.60%	2.60%
36 (3 years)	2.60%	2.60%	2.70%	2.70%

## KICK STARTER TERM DEPOSIT<sup>^</sup>

TERM IN MONTHS	\$500+
6	2.20%
7	2.20%
8	2.20%

<sup>^</sup>For ages 14-25 years with Standard Interest option

## MY FARM MANAGEMENT DEPOSITS<sup>^^</sup>

TERM IN MONTHS	\$10,000+
3	2.00%
6	2.20%
12	2.60%
24	2.60%

<sup>^^</sup>With standard interest option. Eligibility conditions apply. Taxation implications may also exist for full or partial withdrawal prior to 12 month term.

## TERM DEPOSIT INTEREST PAYMENT OPTIONS (paid to your nominated savings account with the Bank)

**Standard interest:** For terms of 12 months or less, interest is paid at maturity. For terms over 12 months, interest is paid annually and at maturity.

**Monthly interest:** Interest is paid every month and at maturity with a reduction of 0.20% from the standard interest rate.

All deposits are accepted at the Bank's discretion. **Contact us for term deposits over \$300,000.**

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