

Home Loan Rate Schedules

As at 01 November 2018



Owner Occupied Loan Schedule

	Loan Product	Min. 10% Deposit Rates p.a.	Min. 10% Deposit Comparison Rate p.a.	Min. 5% Deposit Rates p.a.	Min. 5% Deposit Comparison Rate p.a.	Maximum Term	No ongoing or monthly fees	Offset Account	Redraw	Additional Repayments	Split Loan Available	Bridging or Construction	Interest Only
VARIABLE	Better Home Loan ¹	3.79%	3.84%	N/A	N/A	40 years	⊕	⊕	⊕	⊕	⊕	⊕	⊕ Construction
	Better Special Variable Loan ¹	4.51%	4.56%	N/A	N/A	40 years	⊕	⊕ Max 20k	⊖	⊕ Max 20k	⊕	⊕	⊕ Construction
	Discount Variable Home Loan	4.51%	4.68%	5.01%	5.18%	40 years	⊖	⊕	⊕	⊕	⊕	⊕ Construction	⊕ Construction
	Standard Variable Home Loan	5.30%	5.35%	5.30%	5.35%	40 years	⊕	⊕	⊕	⊕	⊕	⊕	⊕ Construction
FIXED	Better Fixed Home Loan ¹⁺²	4.19%	4.84%	N/A	N/A	40 years	⊕	⊕ Max 20k	⊖	⊕ Max 20k	⊕	⊖	⊖
	1 Year Fixed Loan ³	3.99%	5.22%	4.34%	5.26%	40 years	⊕	⊖	⊖	⊕ Max 20k	⊕	⊖	⊖
	2 Year Fixed Loan ³	3.99%	5.11%	4.34%	5.17%	40 years	⊕	⊖	⊖	⊕ Max 20k	⊕	⊖	⊖
	3 Year Fixed Loan ³	3.99%	5.00%	4.34%	5.09%	40 years	⊕	⊖	⊖	⊕ Max 20k	⊕	⊖	⊖
	4 Year Fixed Loan ³	4.59%	5.10%	4.69%	5.14%	40 years	⊕	⊖	⊖	⊕ Max 20k	⊕	⊖	⊖
	5 Year Fixed Loan ³	4.69%	5.09%	4.79%	5.14%	40 years	⊕	⊖	⊖	⊕ Max 20k	⊕	⊖	⊖

If you're looking to buy or build your first home, refinance or start your property investment portfolio, we offer a range of loans that could better suit your needs.

Most of our loans are fully featured with flexible repayments, terms up to 40 years, 100% mortgage offset and free online redraw.

Plus, our loans come with these Better Banking features:

- No ongoing or monthly fees (excl. Discount Variable Home Loan)
- All loans are available for investment purposes
- Additional repayments of up to \$20k per year on all fixed rate home or investment loans

Better Offset account⁴

Our Better Fixed Home Loan and Better Special Variable Home Loan both include a Better Offset account with a Visa debit card and unlimited FREE transactions (including Visa, Visa payWave, eftpos, BPAY®, rediATM and direct debit) plus no account keeping fees.

Visa Credit Card⁵

Our low rate credit cards are available with any home or investment loan plus they have NO annual, monthly or transaction fees! *Conditions apply.*

Terms, conditions, fees, charges and lending criteria apply. Full details upon request. Information and interest rates are correct as at 01/11/2018 and are subject to change. Comparison rates are calculated on a secured \$150,000 loan over 25 years. WARNING: The comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts may result in different comparison rates. ¹\$150,000 in new money or additional lending on existing loans applies. After the fixed rate period, the loan will revert to applicable ²Discount Variable or ³Standard Variable home loan rates at that time. ⁴Maximum \$20,000 balance in the offset account for the life of the loan. ⁵Visa credit card is provided by Police Credit Union Ltd.

Home Loan Rate Schedules

As at 01 November 2018



Residential Investment Loan Schedule

	Loan Product	Min. 10% Deposit Rates p.a.	Min. 10% Deposit Comparison Rate p.a.	Interest Only Rates p.a.	Interest Only Comparison Rate p.a.	Maximum Term	No ongoing or monthly fees	Offset Account	Redraw	Additional Repayments	Split Loan Available	Bridging or Construction	Interest Only
VARIABLE	Better Home Loan ¹	3.99%	4.04%	4.19%	4.22%	30 years	✔	✔	✔	✔	✔	✔	✔
	Better Special Variable Loan ¹	4.96%	5.01%	5.06%	5.10%	30 years	✔	✔ Max 20k	⊖	✔ Max 20k	✔	✔	✔
	Discount Variable Home Loan	5.36%	5.52%	5.36%	5.40%	30 years	⊖	✔	✔	✔	✔	✔ Construction	✔ Construction
	Standard Variable Home Loan	5.55%	5.60%	5.55%	5.59%	30 years	✔	✔	✔	✔	✔	✔	✔
FIXED	Better Fixed Home Loan ¹⁺²	4.34%	5.13%	4.34%	5.19%	30 years	✔	✔ Max 20k	⊖	✔ Max 20k	✔	⊖	✔
	1 Year Fixed Loan ³	4.19%	5.47%	4.39%	5.50%	30 years	✔	⊖	⊖	✔ Max 20k	✔	⊖	✔
	2 Year Fixed Loan ³	4.19%	5.34%	4.39%	5.43%	30 years	✔	⊖	⊖	✔ Max 20k	✔	⊖	✔
	3 Year Fixed Loan ³	4.19%	5.23%	4.39%	5.35%	30 years	✔	⊖	⊖	✔ Max 20k	✔	⊖	✔
	4 Year Fixed Loan ³	4.69%	5.30%	4.89%	5.41%	30 years	✔	⊖	⊖	✔ Max 20k	✔	⊖	✔
	5 Year Fixed Loan ³	4.79%	5.28%	4.99%	5.41%	30 years	✔	⊖	⊖	✔ Max 20k	✔	⊖	✔

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