

Home Loan Rate Schedules

Effective as at 11 July 2024



Owner Occupied Loan Schedule

	Min. Deposit 20% Max. LVR 80%		Min. Deposit 10% Max. LVR 90%		No ongoing or monthly fees	Offset Account	Redraw (Free online)	Additional Repayments	Bridging (Interest Only available)	Construction (Interest Only available)
	Interest Rate P.A.	Comparison Rate P.A.	Interest Rate P.A.	Comparison Rate P.A.						
VARIABLE										
Low Rate Home Loan ³	6.14%	6.20%	N/A	N/A	✓	✓	✓	✓	⊖	⊖
Better Home Loan ¹	6.69%	6.75%	6.69%	6.75%	✓	✓	✓	✓	⊖	✓
Standard Variable Home Loan	7.49%	7.55%	7.49%	7.55%	✓	✓	✓	✓	✓	✓
Renovation Loan ⁴	6.14%	6.20%	N/A	N/A	✓	✓	✓	✓	⊖	⊖
FIXED										
1 Year Fixed Loan ²	6.09% ¹	7.40%	6.39%	7.43%	✓	⊖	✓	✓ Max 20k	⊖	⊖
2 Year Fixed Loan ²	6.09% ¹	7.26%	6.39%	7.32%	✓	⊖	✓	✓ Max 20k	⊖	⊖
3 Year Fixed Loan ²	6.09% ¹	7.14%	6.39%	7.22%	✓	⊖	✓	✓ Max 20k	⊖	⊖
4 Year Fixed Loan ²	6.19% ¹	7.06%	6.59%	7.21%	✓	⊖	✓	✓ Max 20k	⊖	⊖
5 Year Fixed Loan ²	6.19% ¹	6.97%	6.49%	7.10%	✓	⊖	✓	✓ Max 20k	⊖	⊖
REVERT								<div><div>Low Rate Home Loan (SPECIAL OFFER)⁵</div><div>Principal & Interest</div><div>Max LVR 70%</div><div>Interest Rate P.A.5.89%</div><div>Comparison Rate P.A.5.95%</div></div>		
Not available for new lending		Interest Rate P.A.	Interest Rate P.A.							
Discount Variable Home Loan		7.49%	7.49%							

Terms, conditions, fees, charges and lending criteria apply. Full details upon request. Information and interest rates are effective as at date of notice 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. Split loans (eg. fixed and variable portions) permitted on any loan where product specific criteria is met. Maximum Loan to Value Ratios (LVR) apply per stated limits above. ¹ \$150,000 in new lending to PCU. ² Loan reverts to Discount Variable Home Loan interest rate after fixed rate period. ³ Maximum Loan to Valuation Ratio is 80%. Owner Occupied and New to PCU Lending only with a minimum loan amount of \$200,000. ⁴ Minimum loan amount \$25,000 in new lending to PCU. Excludes Business Banking &/or Commercial loans to a Trust or Self Managed Super Fund. ⁵ Maximum Loan to Valuation Ratio is 70%. Owner Occupied and New to PCU Lending only with a minimum loan amount of \$250,000. PCU reserves the right to withdraw or amend the offer at any time.

Home Loan Rate Schedules

Effective as at 11 July 2024



Residential Investment Loan Schedule

	Principal & Interest Repayments				Interest Only Repayments				No ongoing or monthly fees	Offset Account	Redraw (Free online)	Additional Repayments	Bridging	Construction
	Min. Deposit 20% Max. LVR 80%		Min. Deposit 10% Max. LVR 90%		Min. Deposit 20% Max. LVR 80%		Min. Deposit 10% Max. LVR 90%							
	Interest Rate P.A.	Comparison Rate P.A.	Interest Rate P.A.	Comparison Rate P.A.	Interest Rate P.A.	Comparison Rate P.A.	Interest Rate P.A.	Comparison Rate P.A.						
VARIABLE														
Low Rate Home Loan ³	6.19%	6.25%	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	✓	✓	⊖	⊖
Better Home Loan ¹	6.69%	6.75%	7.24%	7.30%	7.24%	7.29%	7.24%	7.29%	✓	✓	✓	✓	⊖	✓
Standard Variable Home Loan	7.99%	8.05%	7.99%	8.05%	7.99%	8.04%	7.99%	8.04%	✓	✓	✓	✓	✓	✓
FIXED														
1 Year Fixed Loan ²	6.19% ¹	7.41%	6.49%	7.44%	6.69%	7.47%	6.69%	7.47%	✓	⊖	✓	✓ Max 20k	⊖	⊖
2 Year Fixed Loan ²	6.19% ¹	7.28%	6.49%	7.34%	6.69%	7.41%	6.69%	7.41%	✓	⊖	✓	✓ Max 20k	⊖	⊖
3 Year Fixed Loan ²	6.19% ¹	7.17%	6.49%	7.25%	6.69%	7.35%	6.69%	7.35%	✓	⊖	✓	✓ Max 20k	⊖	⊖
4 Year Fixed Loan ²	6.29% ¹	7.10%	6.59%	7.21%	6.59%	7.26%	6.59%	7.26%	✓	⊖	✓	✓ Max 20k	⊖	⊖
5 Year Fixed Loan ²	6.29% ¹	7.01%	6.59%	7.14%	6.59%	7.21%	6.59%	7.21%	✓	⊖	✓	✓ Max 20k	⊖	⊖
REVERT														
Not available for new lending	Interest Rate P.A.		Interest Rate P.A.		Interest Rate P.A.		Interest Rate P.A.		<div>Low Rate Home Loan (SPECIAL OFFER)⁴ Principal & Interest Max LVR 70%</div> <div>Interest Rate P.A. Comparison Rate P.A.</div> <div>5.94% 6.00%</div>					
Discount Variable Home Loan	7.49%		7.49%		7.49%		7.49%							

Terms, conditions, fees, charges and lending criteria apply. Full details upon request. Information and interest rates are effective as at date of notice 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. Split loans (eg. fixed and variable portions) permitted on any loan where product specific criteria is met. Maximum Loan to Value Ratios (LVR) apply per stated limits above. ¹\$150,000 in new lending to PCU ²Loan reverts to Discount Variable Home Loan interest rate after fixed rate period ³Residential Investment and New to PCU Lending only with a minimum loan amount of \$200,000. ⁴Maximum Loan to Valuation Ratio is 70%. Residential Investment and New to PCU Lending only with a minimum loan amount of \$250,000. PCU reserves the right to withdraw or amend the offer at any time.