

Owner Occupied Home Loans	Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
First Home Premium Package	2.79% p.a.	2.79% p.a.	N/A	N/A
Basic Home Loan ⁴	3.34% p.a.	3.37% p.a.	N/A	N/A
Premium Home Loan Package ³	3.74% p.a.	3.74% p.a.	3.89% p.a.	3.89% p.a.
Standard Variable (SV)	4.75% p.a.	4.78% p.a.	4.90% p.a.	4.92% p.a.
Equity Line	N/A	N/A	5.29% p.a.	N/A
Bridging Loan	N/A	N/A	5.52% p.a.	5.54% p.a.
Retirees Access Home Loan ⁵	5.47% p.a.	5.50% p.a.	N/A	N/A

Fixed Rate Home Loans ²	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
1 Year Fixed Rate	2.99% p.a.	3.02% p.a.	3.29% p.a.	3.31% p.a.
2 Year Fixed Rate	2.99% p.a.	3.02% p.a.	3.29% p.a.	3.31% p.a.
3 Year Fixed Rate	2.99% p.a.	3.02% p.a.	3.29% p.a.	3.31% p.a.
4 Year Fixed Rate	3.39% p.a.	3.42% p.a.	3.69% p.a.	3.71% p.a.
5 Year Fixed Rate	3.49% p.a.	3.52% p.a.	3.79% p.a.	3.81% p.a.

Property Investor Home Loans	Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
Basic Home Loan ⁴	3.92% p.a.	3.95% p.a.	N/A	N/A
Premium Home Loan Package ³	4.40% p.a.	4.40% p.a.	4.60% p.a.	4.60% p.a.
Standard Variable (SV)	5.21% p.a.	5.24% p.a.	5.41% p.a.	5.43% p.a.
Equity Line	N/A	N/A	5.75% p.a.	N/A
Bridging Loan	N/A	N/A	5.93% p.a.	5.96% p.a.

Fixed Rate Home Loans ²	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
1 Year Fixed Rate	3.29% p.a.	3.32% p.a.	3.49% p.a.	3.51% p.a.
2 Year Fixed Rate	3.39% p.a.	3.42% p.a.	3.59% p.a.	3.61% p.a.
3 Year Fixed Rate	3.39% p.a.	3.42% p.a.	3.59% p.a.	3.61% p.a.
4 Year Fixed Rate	3.59% p.a.	3.62% p.a.	3.79% p.a.	3.81% p.a.
5 Year Fixed Rate	3.79% p.a.	3.82% p.a.	3.99% p.a.	4.01% p.a.

Eligibility criteria, terms & conditions and fees & charges apply.

¹ Comparison rate based on \$150,000 loan over 25 years. **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. For other comparison rates not shown above, please use the calculators located on our website www.gcmutual.bank or contact us on 1300 364 400.

² At the end of the fixed rate period the loan will continue as a fixed rate loan for the same period, unless you choose a different fixed rate period or a variable rate product. Offset account not available on this product.

³ New loans only, minimum loan amount \$300,000.

⁴ Minimum loan amount \$100,000. Offset account not available on this product.

⁵ Retirees Access Home Loan - no principal or interest repayments are required.