

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	2.64% p.a.	2.66% p.a.	N/A	N/A	
Basic Home Loan ⁴	3.19% p.a.	3.25% p.a.	N/A	N/A	
Premium Home Loan Package ³	3.59% p.a.	3.99% p.a.	3.64% p.a.	4.04% p.a.	
Standard Variable Home Loan (SV)	4.50% p.a.	4.56% p.a.	4.65% p.a.	4.69% p.a.	
Equity Line	N/A	N/A	5.04% p.a.	N/A	
Bridging Loan	N/A	N/A	5.27% p.a.	5.31% p.a.	
Retirees Access Home Loan ⁵	5.22% p.a.	5.28% p.a.	N/A	N/A	
Fixed Rate Home Loans ²	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
3 Year Fixed Rate Package LVR <70%	1.98% p.a.	2.45% p.a.	2.28% p.a.	2.74% p.a.	
3 Year Fixed Rate Package LVR >70%	2.08% p.a.	2.55% p.a.	2.38% p.a.	2.84% p.a.	
1 Year Fixed Rate	2.19% p.a.	2.24% p.a.	2.49% p.a.	2.52% p.a.	
2 Year Fixed Rate	2.69% p.a.	2.74% p.a.	2.99% p.a.	3.02% p.a.	
3 Year Fixed Rate	2.89% p.a.	2.94% p.a.	3.19% p.a.	3.22% p.a.	
4 Year Fixed Rate	2.89% p.a.	2.94% p.a.	3.19% p.a.	3.22% p.a.	
5 Year Fixed Rate	2.89% p.a.	2.94% p.a.	3.19% p.a.	3.22% 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	3.77% p.a.	3.83% p.a.	N/A	N/A	
Premium Home Loan Package ³	4.15% p.a.	4.54% p.a.	4.35% p.a.	4.73% p.a.	
Standard Variable Home Loan (SV)	4.96% p.a.	5.02% p.a.	5.16% p.a.	5.20% p.a.	
Equity Line	N/A	N/A	5.50% p.a.	N/A	
Bridging Loan	N/A	N/A	5.68% p.a.	5.72% p.a.	
Fixed Rate Home Loans ²	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
3 Year Fixed Rate Package LVR <70%	2.48% p.a.	2.94% p.a.	2.68% p.a.	3.13% p.a.	
3 Year Fixed Rate Package LVR >70%	2.58% p.a.	3.04% p.a.	2.78% p.a.	3.23% p.a.	
1 Year Fixed Rate	2.89% p.a.	2.94% p.a.	2.99% p.a.	3.02% p.a.	
2 Year Fixed Rate	3.09% p.a.	3.14% p.a.	3.29% p.a.	3.33% p.a.	
3 Year Fixed Rate	3.29% p.a.	3.35% p.a.	3.49% p.a.	3.53% p.a.	
4 Year Fixed Rate	3.29% p.a.	3.35% p.a.	3.49% p.a.	3.53% p.a.	
5 Year Fixed Rate	3.29% p.a.	3.35% p.a.	3.49% p.a.	3.53% 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.