

Owner Occupied Home Loans		Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
First Home Buyer Home Loan	3.14% p.a.	3.16% p.a.	N/A	N/A	
Choice Home Loan (without offset)	3.24% p.a.	3.26% p.a.	3.24% p.a.	3.26% p.a.	
Choice Home Loan (with offset)	3.34% p.a.	3.36% p.a.	3.34% p.a.	3.36% p.a.	
Standard Variable Home Loan (SV)	5.25% p.a.	5.31% p.a.	5.40% p.a.	5.44% p.a.	
Equity Line	N/A	N/A	5.79% p.a.	5.84%	
Bridging Loan	N/A	N/A	6.02% p.a.	6.04% p.a.	
Retirees Access Home Loan ²	N/A	N/A	5.97% p.a.	6.02% p.a.	
External Refinance Special ³	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	2.74% p.a.	2.76% p.a.	N/A	N/A	
Momentum Home Loan (LVR 60-80%)	2.84% p.a.	2.86% p.a.	N/A	N/A	
Momentum Home Loan (LVR > 80%)	2.94% p.a.	2.96% p.a.	N/A	N/A	
Fixed Rate Home Loans ⁴	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
1 Year Fixed Rate	4.39% p.a.	4.45% p.a.	5.29% p.a.	5.33% p.a.	
2 Year Fixed Rate	5.19% p.a.	5.25% p.a.	5.89% p.a.	5.94% p.a.	
3 Year Fixed Rate	5.69% p.a.	5.75% p.a.	6.19% p.a.	6.24% p.a.	
4 Year Fixed Rate	5.99% p.a.	6.05% p.a.	6.49% p.a.	6.54% p.a.	
5 Year Fixed Rate	6.19% p.a.	6.25% p.a.	6.59% p.a.	6.64% p.a.	
Property Investor Home Loans		Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Choice Home Loan (without offset)	3.54% p.a.	3.56% p.a.	3.54% p.a.	3.56% p.a.	
Choice Home Loan (with offset)	3.64% p.a.	3.66% p.a.	3.64% p.a.	3.66% p.a.	
Standard Variable Home Loan (SV)	5.71% p.a.	5.80% p.a.	5.91% p.a.	5.96% p.a.	
Equity Line	N/A	N/A	6.25% p.a.	6.30%	
Bridging Loan	N/A	N/A	6.43% p.a.	6.45% p.a.	
External Refinance Special ³	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	3.14% p.a.	3.16% p.a.	3.14% p.a.	3.16% p.a.	
Momentum Home Loan (LVR 60-80%)	3.24% p.a.	3.26% p.a.	3.24% p.a.	3.26% p.a.	
Momentum Home Loan (LVR > 80%)	3.34% p.a.	3.36% p.a.	3.34% p.a.	3.36% p.a.	
Fixed Rate Home Loans ⁴	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
1 Year Fixed Rate	4.59% p.a.	4.65% p.a.	5.09% p.a.	5.13% p.a.	
2 Year Fixed Rate	5.39% p.a.	5.45% p.a.	5.79% p.a.	5.84% p.a.	
3 Year Fixed Rate	5.99% p.a.	6.05% p.a.	6.19% p.a.	6.24% p.a.	
4 Year Fixed Rate	6.29% p.a.	6.35% p.a.	6.59% p.a.	6.64% p.a.	
5 Year Fixed Rate	6.49% p.a.	6.55% p.a.	6.69% p.a.	6.74% 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.

² Retirees Access Home Loan - no principal or interest repayments are required.

³ New refinance applications only. Not available for refinance of existing G&C Mutual Bank Loans. Minimum loan amount \$100,000.

⁴ 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.