

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	3.64% p.a.	3.67% p.a.	N/A	N/A	
Choice Home Loan (without offset)	3.74% p.a.	3.77% p.a.	3.74% p.a.	3.77% p.a.	
Choice Home Loan (with offset)	3.84% p.a.	3.87% p.a.	3.84% p.a.	3.87% p.a.	
Standard Variable Home Loan (SV)	5.75% p.a.	5.81% p.a.	5.90% p.a.	5.96% p.a.	
Equity Line	N/A	N/A	6.29% p.a.	6.35% p.a.	
Bridging Loan	N/A	N/A	6.52% p.a.	6.55% p.a.	
Retirees Access Home Loan ²	N/A	N/A	6.47% p.a.	6.53% p.a.	
External Refinance Special ³	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	3.24% p.a.	3.26% p.a.	N/A	N/A	
Momentum Home Loan (LVR 60-80%)	3.34% p.a.	3.36% p.a.	N/A	N/A	
Momentum Home Loan (LVR > 80%)	3.44% p.a.	3.47% 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	5.14% p.a.	5.20% p.a.	6.04% p.a.	6.09% p.a.	
2 Year Fixed Rate	5.94% p.a.	6.00% p.a.	6.64% p.a.	6.69% p.a.	
3 Year Fixed Rate	6.54% p.a.	6.61% p.a.	6.94% p.a.	6.99% p.a.	
4 Year Fixed Rate	6.74% p.a.	6.81% p.a.	7.04% p.a.	7.09% p.a.	
5 Year Fixed Rate	6.94% p.a.	7.01% p.a.	7.14% p.a.	7.19% 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)	4.04% p.a.	4.07% p.a.	4.04% p.a.	4.07% p.a.	
Choice Home Loan (with offset)	4.14% p.a.	4.17% p.a.	4.14% p.a.	4.17% p.a.	
Standard Variable Home Loan (SV)	6.21% p.a.	6.28% p.a.	6.41% p.a.	6.47% p.a.	
Equity Line	N/A	N/A	6.75% p.a.	6.82% p.a.	
Bridging Loan	N/A	N/A	6.93% p.a.	6.96% p.a.	
External Refinance Special ³	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	3.64% p.a.	3.67% p.a.	3.64% p.a.	3.67% p.a.	
Momentum Home Loan (LVR 60-80%)	3.74% p.a.	3.77% p.a.	3.74% p.a.	3.77% p.a.	
Momentum Home Loan (LVR > 80%)	3.84% p.a.	3.87% p.a.	3.84% p.a.	3.87% p.a.	
Fixed Rate Home Loans ⁴	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
1 Year Fixed Rate	5.34% p.a.	5.40% p.a.	5.84% p.a.	5.89% p.a.	
2 Year Fixed Rate	6.14% p.a.	6.20% p.a.	6.54% p.a.	6.59% p.a.	
3 Year Fixed Rate	6.74% p.a.	6.81% p.a.	6.99% p.a.	7.04% p.a.	
4 Year Fixed Rate	6.94% p.a.	7.01% p.a.	7.19% p.a.	7.24% p.a.	
5 Year Fixed Rate	7.04% p.a.	7.11% p.a.	7.29% p.a.	7.34% 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.