

Owner Occupied Home Loans		Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>	
First Home Buyer Home Loan Special <sup>3</sup>	4.19% p.a.	4.22% p.a.	N/A	N/A	
External Refinance Special <sup>4</sup>	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>	
Momentum Home Loan (LVR < 60%)	4.09% p.a.	4.12% p.a.	N/A	N/A	
Momentum Home Loan (LVR 60-80%)	4.19% p.a.	4.22% p.a.	N/A	N/A	
Momentum Home Loan (LVR > 80%)	4.29% p.a.	4.32% p.a.	N/A	N/A	
Fixed Rate Home Loans <sup>5</sup>	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>	
3 Year Fixed Rate	5.20% p.a.	5.26% p.a.	N/A	N/A	
Property Investor Home Loans		Principal & Interest		Interest Only	
External Refinance Special <sup>4</sup>	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>	
Momentum Home Loan (LVR < 60%)	4.49% p.a.	4.52% p.a.	4.49% p.a.	4.51% p.a.	
Momentum Home Loan (LVR 60-80%)	4.59% p.a.	4.62% p.a.	4.59% p.a.	4.61% p.a.	
Momentum Home Loan (LVR > 80%)	4.69% p.a.	4.72% p.a.	4.69% p.a.	4.71% p.a.	

Eligibility criteria, terms & conditions and fees & charges apply. Special offers may be amended or withdrawn at any time.

<sup>1</sup> 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.

<sup>2</sup> Retirees Access Home Loan - no principal or interest repayments are required.

<sup>3</sup> New security only. Not available for refinance of existing G&C Mutual Bank Loans.

<sup>4</sup> New refinance applications only. Not available for refinance of existing G&C Mutual Bank Loans. Minimum loan amount \$100,000.

<sup>5</sup> 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.