

| 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             | 6.14% p.a.    | 6.17% p.a.                   | N/A           | N/A                          |  |
| Choice Home Loan (without offset)      | 6.24% p.a.    | 6.27% p.a.                   | 6.24% p.a.    | 6.26% p.a.                   |  |
| Choice Home Loan (with offset)         | 6.34% p.a.    | 6.37% p.a.                   | 6.34% p.a.    | 6.36% p.a.                   |  |
| Standard Variable Home Loan (SV)       | 8.25% p.a.    | 8.32% p.a.                   | 8.40% p.a.    | 8.46% p.a.                   |  |
| Equity Line                            | N/A           | N/A                          | 8.79% p.a.    | N/A                          |  |
| Bridging Loan                          | N/A           | N/A                          | 8.99% p.a.    | 9.02% p.a.                   |  |
| Retirees Access Home Loan <sup>2</sup> | N/A           | N/A                          | 8.72% p.a.    | 8.78% p.a.                   |  |
| External Refinance <sup>3</sup>        | Interest Rate | Comparison Rate <sup>1</sup> | Interest Rate | Comparison Rate <sup>1</sup> |  |
| Momentum Home Loan (LVR < 60%)         | 5.74% p.a.    | 5.77% p.a.                   | N/A           | N/A                          |  |
| Momentum Home Loan (LVR 60-80%)        | 5.84% p.a.    | 5.87% p.a.                   | N/A           | N/A                          |  |
| Momentum Home Loan (LVR > 80%)         | 5.94% p.a.    | 5.97% p.a.                   | N/A           | N/A                          |  |
| Fixed Rate Home Loans <sup>4</sup>     | Interest Rate | Comparison Rate <sup>1</sup> | Interest Rate | Comparison Rate <sup>1</sup> |  |
| 1 Year Fixed Rate                      | 5.39% p.a.    | 5.45% 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 <sup>1</sup> | Interest Rate | Comparison Rate <sup>1</sup> |  |
| Choice Home Loan (without offset)      | 6.54% p.a.    | 6.57% p.a.                   | 6.54% p.a.    | 6.56% p.a.                   |  |
| Choice Home Loan (with offset)         | 6.64% p.a.    | 6.67% p.a.                   | 6.64% p.a.    | 6.66% p.a.                   |  |
| Standard Variable Home Loan (SV)       | 8.71% p.a.    | 8.78% p.a.                   | 8.91% p.a.    | 8.97% p.a.                   |  |
| Equity Line                            | N/A           | N/A                          | 9.04% p.a.    | N/A                          |  |
| Bridging Loan                          | N/A           | N/A                          | 9.04% p.a.    | 9.07% p.a.                   |  |
| External Refinance <sup>3</sup>        | Interest Rate | Comparison Rate <sup>1</sup> | Interest Rate | Comparison Rate <sup>1</sup> |  |
| Momentum Home Loan (LVR < 60%)         | 6.14% p.a.    | 6.17% p.a.                   | 6.14% p.a.    | 6.16% p.a.                   |  |
| Momentum Home Loan (LVR 60-80%)        | 6.24% p.a.    | 6.27% p.a.                   | 6.24% p.a.    | 6.26% p.a.                   |  |
| Momentum Home Loan (LVR > 80%)         | 6.34% p.a.    | 6.37% p.a.                   | 6.34% p.a.    | 6.36% p.a.                   |  |
| Fixed Rate Home Loans <sup>4</sup>     | Interest Rate | Comparison Rate <sup>1</sup> | Interest Rate | Comparison Rate <sup>1</sup> |  |
| 1 Year Fixed Rate                      | 5.59% p.a.    | 5.65% 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.

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

<sup>4</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.