

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 Special ²	5.79% p.a.	5.82% p.a.	N/A	N/A	
External Refinance Special ³	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	5.79% p.a.	5.82% p.a.	N/A	N/A	
Momentum Home Loan (LVR 60-80%)	5.89% p.a.	5.92% p.a.	N/A	N/A	
Momentum Home Loan (LVR > 80%)	5.99% p.a.	6.02% p.a.	N/A	N/A	

Property Investor Home Loans		Principal & Interest		Interest Only	
External Refinance Special ³	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	6.19% p.a.	6.22% p.a.	6.19% p.a.	6.21% p.a.	
Momentum Home Loan (LVR 60-80%)	6.29% p.a.	6.32% p.a.	6.29% p.a.	6.31% p.a.	
Momentum Home Loan (LVR > 80%)	6.39% p.a.	6.42% p.a.	6.39% p.a.	6.41% p.a.	

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 Special offers may be amended or withdrawn at any time.

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 New security only. Not available for refinance of existing G&C Mutual Bank Loans.

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.