

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	6.64% p.a.	6.67% p.a.	N/A	N/A	
Choice Home Loan (without offset)	6.74% p.a.	6.77% p.a.	6.74% p.a.	6.76% p.a.	
Choice Home Loan (with offset)	6.84% p.a.	6.87% p.a.	6.84% p.a.	6.86% p.a.	
Standard Variable Home Loan (SV)	8.75% p.a.	8.82% p.a.	8.90% p.a.	8.96% p.a.	
Essential Worker Home Loan	5.80% p.a.	5.83% p.a.	N/A	N/A	
Equity Line	N/A	N/A	9.29% p.a.	N/A	
Bridging Loan	N/A	N/A	9.49% p.a.	9.52% p.a.	
Retirees Access Home Loan ²	N/A	N/A	9.22% p.a.	9.30% p.a.	
External Refinance ³	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	6.24% p.a.	6.27% p.a.	N/A	N/A	
Momentum Home Loan (LVR 60-80%)	6.34% p.a.	6.37% p.a.	N/A	N/A	
Momentum Home Loan (LVR > 80%)	6.44% p.a.	6.47% 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	6.05% p.a.	6.11% p.a.	6.25% p.a.	6.30% p.a.	
2 Year Fixed Rate	6.05% p.a.	6.11% p.a.	6.25% p.a.	6.30% p.a.	
3 Year Fixed Rate	5.80% p.a.	5.86% p.a.	6.25% p.a.	6.30% p.a.	
4 Year Fixed Rate	6.10% p.a.	6.16% p.a.	6.30% p.a.	6.35% p.a.	
5 Year Fixed Rate	6.15% p.a.	6.21% p.a.	6.35% p.a.	6.40% 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)	7.04% p.a.	7.07% p.a.	7.04% p.a.	7.06% p.a.	
Choice Home Loan (with offset)	7.14% p.a.	7.17% p.a.	7.14% p.a.	7.16% p.a.	
Standard Variable Home Loan (SV)	9.21% p.a.	9.28% p.a.	9.41% p.a.	9.49% p.a.	
Equity Line	N/A	N/A	9.54% p.a.	N/A	
Bridging Loan	N/A	N/A	9.54% p.a.	9.57% p.a.	
External Refinance ³	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	6.64% p.a.	6.67% p.a.	6.64% p.a.	6.66% p.a.	
Momentum Home Loan (LVR 60-80%)	6.74% p.a.	6.77% p.a.	6.74% p.a.	6.76% p.a.	
Momentum Home Loan (LVR > 80%)	6.84% p.a.	6.87% p.a.	6.84% p.a.	6.86% p.a.	
Fixed Rate Home Loans ⁴	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
1 Year Fixed Rate	6.25% p.a.	6.31% p.a.	6.45% p.a.	6.50% p.a.	
2 Year Fixed Rate	6.25% p.a.	6.31% p.a.	6.45% p.a.	6.50% p.a.	
3 Year Fixed Rate	6.05% p.a.	6.11% p.a.	6.45% p.a.	6.50% p.a.	
4 Year Fixed Rate	6.30% p.a.	6.36% p.a.	6.50% p.a.	6.55% p.a.	
5 Year Fixed Rate	6.35% p.a.	6.42% p.a.	6.55% p.a.	6.60% 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.