

| 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 | 5.90% p.a. | 5.93% 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%) | 5.90% p.a. | 5.93% p.a. | N/A | N/A | |
| Momentum Home Loan (LVR 60-80%) | 6.00% p.a. | 6.03% p.a. | N/A | N/A | |
| Momentum Home Loan (LVR > 80%) | 6.10% p.a. | 6.13% 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%) | 6.30% p.a. | 6.33% p.a. | 6.30% p.a. | 6.32% p.a. | |
| Momentum Home Loan (LVR 60-80%) | 6.40% p.a. | 6.43% p.a. | 6.40% p.a. | 6.42% p.a. | |
| Momentum Home Loan (LVR > 80%) | 6.50% p.a. | 6.53% p.a. | 6.50% p.a. | 6.52% 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 Special offers may be amended or withdrawn at any time.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.