

Owner Occupied Home Loans		Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Essential Worker Home Loan	5.25% p.a.	5.30% p.a.	N/A	N/A	
First Home Buyer Home Loan	5.35% p.a.	5.40% p.a.	N/A	N/A	
Vic Homebuyer (VHB) Home Loan	5.35% p.a.	5.38% p.a.	N/A	N/A	
VHB Standard Variable	6.84% p.a.	6.87% p.a.	N/A	N/A	
Advantage Home Loan (without offset)	5.59% p.a.	5.64% p.a.	5.79% p.a.	5.84% p.a.	
Advantage Home Loan (with offset)	5.69% p.a.	5.74% p.a.	5.89% p.a.	5.94% p.a.	
QLD Boost to Buy	5.35% p.a.	5.38% p.a.	N/A	N/A	
Bridging Loan	N/A	N/A	7.75% p.a.	7.86% p.a.	
Retirees Access Home Loan	N/A	N/A	8.60% p.a.	8.70% p.a.	
Variable External Refinance	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	5.49% p.a.	5.54% p.a.	N/A	N/A	
Momentum Home Loan (LVR 60-80%)	5.59% p.a.	5.64% p.a.	N/A	N/A	
Momentum Home Loan (LVR > 80%)	5.69% p.a.	5.74% p.a.	N/A	N/A	
Fixed Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
1 Year Fixed Rate	5.40% p.a.	5.48% p.a.	5.75% p.a.	5.83% p.a.	
2 Year Fixed Rate	5.40% p.a.	5.48% p.a.	5.75% p.a.	5.83% p.a.	
3 Year Fixed Rate	5.50% p.a.	5.58% p.a.	5.85% p.a.	5.93% p.a.	
4 Year Fixed Rate	5.70% p.a.	5.78% p.a.	6.05% p.a.	6.13% p.a.	
5 Year Fixed Rate	5.80% p.a.	5.88% p.a.	6.15% p.a.	6.23% p.a.	

Property Investor Home Loans		Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Advantage Home Loan (without offset)	5.74% p.a.	5.79% p.a.	5.89% p.a.	5.94% p.a.	
Advantage Home Loan (with offset)	5.84% p.a.	5.89% p.a.	5.99% p.a.	6.04% p.a.	
Bridging Loan	N/A	N/A	8.25% p.a.	8.36% p.a.	
SMSF Loan (Residential Security) (LVR < 80%)	6.90% p.a.	7.03% p.a.	6.90% p.a.	7.03% p.a.	
SMSF Loan (Commercial Security) (LVR < 70%)	7.24% p.a.	7.41% p.a.	7.24% p.a.	7.41% p.a.	
Variable External Refinance	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	5.80% p.a.	5.85% p.a.	5.80% p.a.	5.85% p.a.	
Momentum Home Loan (LVR 60-80%)	5.90% p.a.	5.95% p.a.	5.90% p.a.	5.95% p.a.	
Momentum Home Loan (LVR > 80%)	6.00% p.a.	6.05% p.a.	6.00% p.a.	6.05% p.a.	
Fixed Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
1 Year Fixed Rate	5.75% p.a.	5.83% p.a.	5.95% p.a.	6.03% p.a.	
2 Year Fixed Rate	5.75% p.a.	5.83% p.a.	5.95% p.a.	6.03% p.a.	
3 Year Fixed Rate	5.85% p.a.	5.93% p.a.	6.05% p.a.	6.13% p.a.	
4 Year Fixed Rate	6.05% p.a.	6.13% p.a.	6.25% p.a.	6.33% p.a.	
5 Year Fixed Rate	6.15% p.a.	6.23% p.a.	6.35% p.a.	6.43% p.a.	

Eligibility criteria, terms & conditions and fees & charges apply. All applications are subject to a credit assessment. All applicable terms and conditions, and fees and charges, will be included in our formal loan offer.

1. Comparison rate based on \$150,000 loan over 25 years. **WARNING:** This comparison rate is 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. For other comparison rates not shown above, please use the calculators located on our website or contact us.