

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 ²	5.45% p.a.	5.49% p.a.	N/A	N/A
First Home Buyer Home Loan ³	5.49% p.a.	5.53% p.a.	N/A	N/A
Vic Homebuyer (VHB) Home Loan	5.49% p.a.	5.52% p.a.	N/A	N/A
VHB Standard Variable ⁴	6.84% p.a.	6.87% p.a.	N/A	N/A
Advantage Home Loan (without offset) ⁵	5.79% p.a.	5.84% p.a.	5.79% p.a.	5.84% p.a.
Advantage Home Loan (with offset) ⁵	5.89% p.a.	5.94% p.a.	5.89% p.a.	5.94% p.a.
Bridging Loan	N/A	N/A	8.99% p.a.	9.09% p.a.
Retirees Access Home Loan ⁶	N/A	N/A	8.72% p.a.	8.81% p.a.
External Refinance ⁷	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
Momentum Home Loan (LVR < 60%)	5.49% p.a.	5.53% 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 ⁸	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
1 Year Fixed Rate	5.60% p.a.	5.68% p.a.	6.00% p.a.	6.08% p.a.
2 Year Fixed Rate	5.30% p.a.	5.38% p.a.	6.05% p.a.	6.13% p.a.
3 Year Fixed Rate	5.45% p.a.	5.53% p.a.	6.00% p.a.	6.08% p.a.
4 Year Fixed Rate	5.80% p.a.	5.88% p.a.	6.15% p.a.	6.23% p.a.
5 Year Fixed Rate	5.80% p.a.	5.88% p.a.	6.30% p.a.	6.38% 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	6.09% p.a.	6.14% p.a.	6.09% p.a.	6.14% p.a.
Advantage Home Loan (with offset) ⁵	6.19% p.a.	6.24% p.a.	6.19% p.a.	6.24% p.a.
Bridging Loan	N/A	N/A	9.04% p.a.	9.14% p.a.
External Refinance ⁷	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 ⁸	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
1 Year Fixed Rate	5.80% p.a.	5.88% p.a.	6.20% p.a.	6.28% p.a.
2 Year Fixed Rate	5.75% p.a.	5.83% p.a.	6.25% p.a.	6.33% p.a.
3 Year Fixed Rate	5.75% p.a.	5.83% p.a.	6.25% p.a.	6.33% p.a.
4 Year Fixed Rate	6.00% p.a.	6.08% p.a.	6.35% p.a.	6.43% p.a.
5 Year Fixed Rate	6.00% p.a.	6.08% p.a.	6.35% p.a.	6.43% 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. Available when at least one borrower meets essential worker criteria as a frontline ambulance officer, paramedic, firefighter, police officer, corrective services officer, nurse, aged care or disability worker, teacher, early childhood educator, defence or military personnel. For new security or new refinance applications only. Not available for existing G&C Mutual Bank or Unity Bank Loans. 3. New security only. Not available for refinance of existing G&C Mutual Bank or Unity Bank Loans. 4. For Vic Homebuyer Loan contracts entered into prior to 7 March 2025, at the end of the fixed rate period the interest rate will revert to the VHB Standard Variable Rate, unless you choose a different fixed rate period. 5. Only available for new home loan and refinance applications, or for existing Unity Bank and G&C Mutual Bank home loan members who add an additional \$50,000 to their existing home loan balance and have a minimum current loan amount of \$250,000. Existing home loan members do not need to add an additional balance to switch to a new fixed loan. 6. Retirees Access Home Loan - no principal or interest repayments are required. 7. New refinance applications only. Not available for refinance of existing Loans. Minimum loan amount \$100,000. 8. 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.