

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	5.80% p.a.	5.85% p.a.	N/A	N/A	
First Home Buyer Home Loan	5.90% p.a.	5.95% p.a.	N/A	N/A	
Vic Homebuyer (VHB) Home Loan	5.90% p.a.	5.93% p.a.	N/A	N/A	
VHB Standard Variable	7.24% p.a.	7.27% p.a.	N/A	N/A	
Advantage Home Loan (without offset)	6.09% p.a.	6.14% p.a.	6.34% p.a.	6.38% p.a.	
Advantage Home Loan (with offset)	6.19% p.a.	6.24% p.a.	6.44% p.a.	6.48 % p.a.	
QLD Boost to Buy	5.90% p.a.	5.93% p.a.	N/A	N/A	
Bridging Loan	N/A	N/A	8.35% p.a.	8.44% p.a.	
Retirees Access Home Loan	N/A	N/A	9.25% p.a.	9.33% p.a.	
Variable External Refinance	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	5.99% p.a.	6.04% p.a.	N/A	N/A	
Momentum Home Loan (LVR 60-80%)	6.09% p.a.	6.14% p.a.	N/A	N/A	
Momentum Home Loan (LVR > 80%)	6.19% p.a.	6.24% p.a.	N/A	N/A	
Fixed Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
1 Year Fixed Rate	6.20% p.a.	6.29% p.a.	6.55% p.a.	6.64% p.a.	
2 Year Fixed Rate	6.20% p.a.	6.29% p.a.	6.55% p.a.	6.64% p.a.	
3 Year Fixed Rate	6.15% p.a.	6.23% p.a.	6.45% p.a.	6.54% p.a.	
4 Year Fixed Rate	6.35% p.a.	6.44% p.a.	6.70% p.a.	6.79% p.a.	
5 Year Fixed Rate	6.35% p.a.	6.44% p.a.	6.75% p.a.	6.84% 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)	6.29% p.a.	6.34% p.a.	6.44% p.a.	6.49% p.a.	
Advantage Home Loan (with offset)	6.39% p.a.	6.44% p.a.	6.54% p.a.	6.59% p.a.	
Bridging Loan	N/A	N/A	8.85% p.a.	8.97% p.a.	
SMSF Loan (Residential Security) (LVR < 80%)	6.90% p.a.	7.14% p.a.	6.90% p.a.	7.14% p.a.	
SMSF Loan (Commercial Security) (LVR < 70%)	7.24% p.a.	7.52% p.a.	7.24% p.a.	7.52% p.a.	
Variable External Refinance	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
Momentum Home Loan (LVR < 60%)	6.35% p.a.	6.40% p.a.	6.35% p.a.	6.40% p.a.	
Momentum Home Loan (LVR 60-80%)	6.45% p.a.	6.50% p.a.	6.45% p.a.	6.50% p.a.	
Momentum Home Loan (LVR > 80%)	6.55% p.a.	6.60% p.a.	6.55% p.a.	6.60% p.a.	
Fixed Rate Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	
1 Year Fixed Rate	6.55% p.a.	6.64% p.a.	6.75% p.a.	6.84% p.a.	
2 Year Fixed Rate	6.55% p.a.	6.64% p.a.	6.75% p.a.	6.84% p.a.	
3 Year Fixed Rate	6.50% p.a.	6.59% p.a.	6.65% p.a.	6.74% p.a.	
4 Year Fixed Rate	6.60% p.a.	6.69% p.a.	6.75% p.a.	6.84% p.a.	
5 Year Fixed Rate	6.60% p.a.	6.69% p.a.	6.75% p.a.	6.84% p.a.	

Eligibility criteria, terms and conditions and fees and 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.