



## Reduced Variable Rates and Fees

**Effective 7 October 2022** we will be making the following rate reduction to our **new business** variable option, inclusive of waiving the Application and Settlement Fees (valued at \$498).

### Owner Occupied

Product	Interest Rate
Home Loan Variable Principal & Interest (up to 80% LVR)	4.13% pa

The updated rate board with the comparison rates is attached. Please distribute the full rate board to your brokers and update your systems accordingly.

### For in flight applications

- Variable rate applications submitted prior to 7 October 2022 but approved on or after effective date will be eligible for the reduced rate.
- Only applications submitted from 7 October 2022 will be eligible for the reduction in the Application and Settlement Fees.

This offer excludes bridging and construction applications, and is available only until **31 December 2022** (subject to change).

If you have any questions please contact your Partner Relationship Manager.



