



## Variable Rate Reduction and Special Offer Expanded

**Effective 1 February 2023** we will be reducing our variable rate options for both Owner Occupied and Investment products.

Our **current special**, waiving the application and settlement fees (valued at \$498) for new business, Owner Occupied P&I Sub 80% LVR only, has been **extended to include Owner Occupied P&I fixed rates**.

Please note this special excludes bridging and construction applications (subject to change).

### Owner Occupied

Principal and Interest	
Product Type	Interest Rate
Variable Home Loan ( $\leq 80\%$ LVR)	4.63% pa
Variable Home Loan ( $\leq 90\%$ LVR)	5.49% pa
Variable Home Loan ( $> 90\%$ LVR)	6.23% pa
Interest Only	
Product Type	Interest Rate
Variable Home Loan ( $\leq 80\%$ LVR)	5.73% pa

### Investment

Principal and Interest
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Product Type	Interest Rate
Variable Investment Loan ( $\leq 80\%$ LVR)	4.93% pa
Variable Investment Loan ( $\leq 90\%$ LVR)	5.54% pa
<b>Interest Only</b>	
Product Type	Interest Rate
Variable Investment Loan ( $\leq 80\%$ LVR)	5.29% pa

### In Flight Applications:

- Applications submitted prior to effective date of rate change and approved on or after effective date will be eligible for the reduced rate.
- Applications submitted from the effective date of the rate change will have the decreased rate applied.

Please see attached updated rate board with comparison rates to reflect these changes.

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

Regards,

### Third Party Banking



**Connective Select**

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