

Pricing Update

Effective Friday 1 September 2023, Connective Home Loans Essentials is decreasing the Owner Occupier Principal and Interest variable ≤70% LVR interest rate offer for new variable rate home loans

A full set of rates are available <u>here</u> and on our systems from **Friday 1 September 2023**.

Interest rate for new **Owner Occupier Principal and Interest variable lending with ≤70% LVR** will be as follows:

Loan	Repayment	Up to and including 70% LVR	
Purpose	Туре	Interest Rate (p.a.)	Comparison Rate ¹ (p.a.)
Owner	Principal &	5.84% p.a.	5.87% p.a.
Occupier	Interest	(Decreased by 0.05% p.a.)	sion no più:

Pipeline applications

- Variable rate loans formally approved and instructed **on or after Friday 1 September 2023** will receive the new rate on the updated rate card.
- Variable rate loans formally approved and instructed before Friday 1
 September 2023 will receive the rate on the rate card applicable at the time the loan was formally approved and instructed.

For more important information on comparison rates, please refer to 'Important Information' section below.

Don't forget the benefits of choosing Connective Home Loans Essentials

- A digital end-to-end service experience to support you with efficient lodgement and processing of your applications.
- Direct access to credit managers, with optimal turnaround times for quality applications.

- A 24-hour turnaround (SLAs).
- Customer Net Promoter Score (NPS) +6 and Broker NPS +38 in Advantedge Broker and Customer Satisfaction Surveys July 2023².

If you have any questions, please contact your Connective Home Loans Essentials Business Development Manager.



Important information:

¹Comparison rates are based on a secured loan of \$150,000 over a term of 25 years.

WARNING: This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

² Advantedge Broker Satisfaction Surveys July 2023 includes brokers who have submitted a deal in the last six months. These are aggregated numbers across Advantedge brands.

For Broker and Advantedge distribution team use only. Information, rates and offers are correct as at 1 September 2023 and are subject to change. Fees and charges apply to Connective Home Loans Essentials products. Interest rates, fees and charges are subject to change. Terms and Conditions apply to all Connective Home Loans Essentials products and are available on request. Lending criteria apply.

Connective Home Loans Essentials™is funded by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Limited (NAB). Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries. Connective Home Loans Essentials™ is distributed by Connective Credit Services Pty Ltd ACN 143 651 496 Australian Credit Licence 389328.

This email was sent by Advantedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202.