



## Variable Rate Changes

Effective **Friday 24 November 2023**, we will be increasing all variable rate options for Owner Occupied and Investment products as outlined below by 0.25% pa.

### Owner Occupied

| Product Type              |       | Change     |
|---------------------------|-------|------------|
| Variable Home Loan Sub 80 | P & I | + 0.25% pa |
| Variable Home Loan Sub 90 | P & I | + 0.25% pa |
| Variable Home Loan 90 +   | P & I | + 0.25% pa |

| Product Type              |    | Change     |
|---------------------------|----|------------|
| Variable Home Loan Sub 80 | IO | + 0.25% pa |
| Variable Home Loan Sub 90 | IO | + 0.25% pa |

| Product Type             |       | Change     |
|--------------------------|-------|------------|
| Construction Loan Sub 80 | P & I | + 0.25% pa |
| Construction Loan Sub 90 | P & I | + 0.25% pa |

| Product Type             |    | Change     |
|--------------------------|----|------------|
| Construction Loan Sub 80 | IO | + 0.25% pa |
| Construction Loan Sub 90 | IO | + 0.25% pa |

| Product Type            |       | Change     |
|-------------------------|-------|------------|
| Bridging Finance Sub 80 | P & I | + 0.25% pa |

### Investment

| Product Type              |       | Change     |
|---------------------------|-------|------------|
| Variable Home Loan Sub 80 | P & I | + 0.25% pa |
| Variable Home Loan Sub 90 | P & I | + 0.25% pa |

| Product Type              |    | Change     |
|---------------------------|----|------------|
| Variable Home Loan Sub 80 | IO | + 0.25% pa |
| Variable Home Loan Sub 90 | IO | + 0.25% pa |

| Product Type             |       | Change     |
|--------------------------|-------|------------|
| Construction Loan Sub 80 | P & I | + 0.25% pa |
| Construction Loan Sub 90 | P & I | + 0.25% pa |

| Product Type             |    | Change     |
|--------------------------|----|------------|
| Construction Loan Sub 80 | IO | + 0.25% pa |
| Construction Loan Sub 90 | IO | + 0.25% pa |

| Product Type            |       | Change     |
|-------------------------|-------|------------|
| Bridging Finance Sub 80 | P & I | + 0.25% pa |

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

#### Information about in-flight applications

- Variable rate applications submitted prior to **24 November 2023** but approved on or after the effective date will have the new rates applied.
- **All** variable rate applications submitted from **24 November 2023** will have the new rates applied.

If you have any questions, please contact Select Assist on 1300 738 336 or your Partner Relationship Manager.



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