

# Loan rate schedule

## New or additional<sup>#</sup> lending rates

### Owner occupied<sup>1</sup>

Principal and interest only

	Interest rate	Comparison rate
<b>Mortgage Breaker variable rate – Choices package*</b>		
\$150,000 to less than \$250,000	4.59%	4.96%
\$250,000 to less than \$500,000	4.19%	4.57%
\$500,000 and over	4.09%	4.47%

<b>Variable rate overdraft – Choices package*</b>		
\$150,000 to less than \$250,000	4.79%	NA
\$250,000 to less than \$500,000	4.39%	NA
\$500,000 and over	4.29%	NA

<b>Fixed rate – Choices package*</b>		
Fixed 1 year	3.72%	4.88%
Fixed 2 years	3.72%	4.80%
Fixed 3 years	3.89%	4.78%
Fixed 5 years	4.19%	4.80%

<b>Standard variable rates</b>		
Mortgage Breaker One Year Intro Rate <sup>^</sup>	3.72%	4.91%
Mortgage Saver Special <sup>3</sup>	3.74%	3.74%
Mortgage Saver	3.95%	3.95%
Home loan overdraft	5.19%	NA

<b>Standard fixed rates</b>		
Fixed 1 year	3.82%	4.92%
Fixed 2 years	3.82%	4.81%
Fixed 3 years	3.99%	4.76%
Fixed 5 years	4.29%	4.74%

### Residential investment<sup>1</sup>

Principal and interest or interest only

	Interest rate	Comparison rate
<b>Mortgage Breaker variable rate – Choices package*</b>		
\$150,000 to less than \$250,000	5.05%	5.41%
\$250,000 to less than \$500,000	4.65%	5.02%
\$500,000 and over	4.55%	4.92%

<b>Fixed rate – Choices package*</b>		
Fixed 1 year	4.14%	5.33%
Fixed 2 years	4.14%	5.24%
Fixed 3 years	4.24%	5.20%
Fixed 5 years	4.64%	5.24%

<b>Standard variable rates</b>		
Mortgage Breaker One Year Intro Rate <sup>^</sup>	4.12%	5.36%
Mortgage Breaker and other products	5.45%	5.49%

<b>Standard fixed rates</b>		
Fixed 1 year	4.24%	5.37%
Fixed 2 years	4.24%	5.26%
Fixed 3 years	4.34%	5.19%
Fixed 5 years	4.74%	5.19%

<b>Variable secured overdraft rates</b>		
Investment overdraft	7.05%	NA

### Personal finance<sup>2</sup>

<b>Car loan rates</b>		
Fixed rate car loan (cars under 2 years old)	6.17%	6.72%
Fixed rate car loan (cars over 2 years old)	8.95%	9.52%

<b>Personal loan rates</b>		
All purpose loans	from 12.95% to 15.55%	from 13.54% to 16.16%
Visa overdraft	from 15.20%	NA
Overdraft - unsecured	15.44%	NA

Customers wishing to switch lending products, fix or refix call 13 29 30 or visit your local branch.

<sup>1</sup>Comparison rate is based on a secured loan amount of \$150,000 with monthly repayments over 25 years. <sup>2</sup>Comparison rate is based on an unsecured and secured amount of \$30,000 for a term of 5 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. <sup>3</sup>Mortgage Saver Special is available for home loan applications received from 21 September 2017 and is for new lending only. <sup>#</sup>Applies to new loans and is not available for refinance of existing QT Mutual Bank facilities. Maximum LVR 80% for investment loans. \*QTMB Choices package available on eligible variable rate and fixed rate products only. Refer to terms and conditions and eligibility criteria set out in QTMB Choices application form. <sup>^</sup>Available only on principal and interest loans. One Year Intro Rate is the variable interest rate for the Mortgage Breaker home loan reduced by 1.27%p.a. for owner occupier and 1.33%p.a. for investor for the first 12 months, minimum \$125,000. Interest rate then reverts to applicable variable rate. For all fixed rate products, interest rate reverts to applicable variable rate at the end of the fixed period. Interest rates on a per annum basis and are current as at date **21 September 2017**. Interest rates are subject to change at any time. Full terms, conditions, fees, charges and normal lending criteria apply. Terms and conditions for all products are available from us on application. Interest rates for products no longer offered can be obtained by phoning 13 29 30. QT Mutual Bank Limited ABN 83 087 651 054 Australian credit licence 241195 INTQT002.v54.0917