

Teachers' Life package

New or additional[#] lending rates

Owner occupied¹

Principal and interest only	Interest rate	Comparison rate
Mortgage Breaker variable rate home loan		
\$125,000 to less than \$250,000	4.59%	4.88%
\$250,000 to less than \$500,000	4.19%	4.49%
\$500,000 and over	4.09%	4.39%
Mortgage Breaker One Year Intro Rate [^]	3.72%	4.80%
Fixed rate home loan		
Fixed 1 year	3.72%	4.80%
Fixed 2 years	3.72%	4.72%
Fixed 3 years	3.89%	4.70%
Fixed 5 years	4.19%	4.72%
Variable rate home loan overdraft		
\$125,000 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

Residential investment¹

Principal and interest or interest only	Interest rate	Comparison rate
Mortgage Breaker variable rate home loan		
\$125,000 to less than \$250,000	5.05%	5.33%
\$250,000 to less than \$500,000	4.65%	4.94%
\$500,000 and over	4.55%	4.84%
Mortgage Breaker One Year Intro Rate [^]	4.12%	5.24%
Fixed rate home loan		
Fixed 1 year	4.14%	5.25%
Fixed 2 years	4.14%	5.16%
Fixed 3 years	4.24%	5.12%
Fixed 5 years	4.64%	5.16%

Personal finance²

Car loan rates		
Fixed rate car loan (cars under 2 years old)	6.17%	6.72%
Fixed rate car loan (cars over 2 years old)	8.70%	9.27%
General purpose personal loan rates		
All purpose loans	12.95%	13.54%

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

¹Comparison rate is based on a secured loan amount of \$150,000 with monthly repayments over 25 years. ²Comparison 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. [#]Applies to new loans and is not available for refinance of existing QT Mutual Bank facilities. Teachers' Life package applies to eligible products only. All loan rates quoted include all Teachers' Life package discounts. Refer to terms and conditions and eligibility criteria set out in Teachers' Life application form. Maximum LVR 80% for investment loans. Maximum personal loan is \$60,000. Security may be required. [^]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. Fixed rate car loan maximum term 5 years. For all fixed rate products, interest rate reverts to applicable variable rate at the end of the fixed period. Interest rates are on a per annum basis and are current as at 29 June 2017. Interest rates are subject to change at any time. Full terms, conditions, fees, charges, lending criteria and Teachers' Life package terms and conditions apply. Terms and conditions for all products are available from us upon 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 INTQT003.v51.0617