

# Interest rate card



## Vow Home Loans - new business only

Rates for Owner Occupied loans with Principal & Interest repayments

Effective 10 July 2017


Variable Rates	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Vow Basic Home Loan	≤ 70%	3.74%	3.74%
	≤ 80%	3.84%	3.84%
	≤ 90%	3.94%	3.94%
	≤ 95%	4.14%	4.14%
Vow Offset Home Loan	≤ 70%	3.81%	3.81%
	≤ 80%	3.91%	3.91%
	≤ 90%	4.01%	4.01%
	≤ 95%	4.21%	4.21%

Fixed Rates	Borrower Rate	Comparison Rate <sup>1,2</sup>
1 Year	4.19%	3.87%
2 Year	4.19%	3.90%
3 Year	3.99%	3.88%
4 Year	4.39%	4.02%
5 Year	4.49%	4.10%

Fixed rate loans may be subject to significant break costs. Please refer your clients to their loan contracts for terms and conditions regarding break costs. At the end of the fixed rate period, the interest rate will revert to the discount variable rate applicable at that time.

Standard Variable Rate (SVR)	Borrower Rate	Comparison Rate <sup>1</sup>
All Products	5.32%	5.32%

The above rates are per annum and are subject to change. Fees and charges are payable. Terms and conditions apply.

- 1 The comparison rates are based on a loan for \$150,000 and a term of 25 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.
  - 2 These rates are applicable to the Vow Basic Home Loan only with LVR ≤ 80 per cent.
-  Maximum LVR is inclusive of LMI or LDF capitalisation

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Variable Rates	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Vow Basic Home Loan	≤ 70%	4.34%	4.34%
	≤ 80%	4.44%	4.44%
Vow Offset Home Loan	≤ 70%	4.41%	4.41%
	≤ 80%	4.51%	4.51%

Fixed Rates	Borrower Rate	Comparison Rate <sup>1,2</sup>
1 Year	4.44%	4.44%
2 Year	4.44%	4.44%
3 Year	4.49%	4.45%
4 Year	4.64%	4.51%
5 Year	4.74%	4.56%


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2 These rates are applicable to the Vow Basic Home Loan only with LVR ≤ 80 per cent.

 Maximum LVR is inclusive of LMI or LDF capitalisation

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## Vow Home Loans - new business only

Rates for Investment loans with Principal & Interest repayments



Effective 10 July 2017

Variable Rates	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Vow Basic Home Loan	≤ 70%	4.24%	4.24%
	≤ 80%	4.34%	4.34%
	≤ 90%	4.54%	4.54%
Vow Offset Home Loan	≤ 70%	4.31%	4.31%
	≤ 80%	4.41%	4.41%
	≤ 90%	4.61%	4.61%

Fixed Rates	Borrower Rate	Comparison Rate <sup>1,2</sup>
1 Year	4.54%	4.36%
2 Year	4.54%	4.38%
3 Year	4.59%	4.41%
4 Year	4.74%	4.48%
5 Year	4.84%	4.55%

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Investment Variable Rate (IVR)	Borrower Rate	Comparison Rate <sup>1</sup>
All Products	5.89%	5.89%

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 Maximum LVR is inclusive of LMI or LDF capitalisation.

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Effective 10 July 2017

Variable Rates	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Vow Basic Home Loan	≤ 70%	4.79%	4.79%
	≤ 80%	4.89%	4.89%
Vow Offset Home Loan	≤ 70%	4.86%	4.86%
	≤ 80%	4.96%	4.96%

Fixed Rates	Borrower Rate	Comparison Rate <sup>1,2</sup>
1 Year	4.79%	4.88%
2 Year	4.79%	4.87%
3 Year	4.84%	4.88%
4 Year	4.99%	4.92%
5 Year	5.09%	4.97%


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All Products	5.89%	5.89%

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