

ONLY FOR USE BY LICENSED MORTGAGE BROKERS CURRENTLY ACCREDITED WITH MACQUARIE

Rates for Owner Occupied loans with Principal & Interest repayments

| Variable Rates | | LVR | Borrower Rate | Comparison Rate ¹ |
|----------------|-----------------|-------|---------------|------------------------------|
| Rate Smasher | Up to \$750,000 | ≤ 70% | 3.64% | 3.64% |

***Limited time offer:** Promotional rates applicable to applications lodged on and from Monday 21 August 2017. This offer is not available in conjunction with other offers and is subject to change without notice and may be withdrawn at any time. For further information please contact your BDM.

| Variable Rates | LVR | Borrower Rate | Comparison Rate ¹ |
|-------------------------------|-------|---------------|------------------------------|
| Empower Home Loan | ≤ 70% | 3.75% | 3.75% |
| | ≤ 80% | 3.85% | 3.85% |
| | ≤ 90% | 4.05% | 4.05% |
| | ≤ 95% | 4.25% | 4.25% |
| Empower Package (with Offset) | ≤ 70% | 3.75% | 4.00% |
| | ≤ 80% | 3.85% | 4.10% |
| | ≤ 90% | 4.05% | 4.30% |
| | ≤ 95% | 4.25% | 4.50% |

| Fixed Rates | LVR | Term | | | | |
|-------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 3.88% | 3.99% | 3.99% | 4.39% | 4.49% |
| Comparison rate ¹² | | 3.76% | 3.79% | 3.81% | 3.96% | 4.05% |
| Borrower rate | ≤ 80% | 4.08% | 4.09% | 4.09% | 4.49% | 4.59% |
| Comparison rate ¹² | | 3.87% | 3.89% | 3.91% | 4.06% | 4.15% |
| Borrower rate | ≤ 95% | 4.28% | 4.29% | 4.29% | 4.69% | 4.79% |
| Comparison rate ¹² | | 4.25% | 4.26% | 4.26% | 4.40% | 4.47% |

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 ¹ |
|------------------------------|---------------|------------------------------|
| All Products | 5.33% | 5.33% |

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 Empower Home Loan only.

* For Construction loans variable rates apply for new loans submitted on or after 01 August 2018.

 Maximum LVR is inclusive of LMI or LDF capitalisation

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Rates for Owner Occupied loans with Interest Only repayments

| Variable Rates | LVR | Borrower Rate | Comparison Rate ¹ |
|-------------------------------|-------|---------------|------------------------------|
| Empower Home Loan | ≤ 70% | 4.24% | 4.24% |
| | ≤ 80% | 4.54% | 4.54% |
| Empower Package (with Offset) | ≤ 70% | 4.24% | 4.49% |
| | ≤ 80% | 4.54% | 4.78% |

| Fixed Rates | LVR | Term | | | | |
|-------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 4.09% | 4.29% | 4.29% | 4.59% | 4.69% |
| Comparison rate ¹² | | 4.23% | 4.25% | 4.25% | 4.36% | 4.43% |
| Borrower rate | ≤ 80% | 4.59% | 4.59% | 4.59% | 4.84% | 4.99% |
| Comparison rate ¹² | | 4.54% | 4.55% | 4.55% | 4.64% | 4.73% |

costs. At the end of the fixed rate period, the interest rate will revert to the discount variable rate applicable at that time.

| Standard Interest Only Variable Rate (IO SVR) | Borrower Rate | Comparison Rate ¹ |
|---|---------------|------------------------------|
| All Products | 5.72% | 5.72% |

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 Empower Home Loan only.

* For Construction loans variable rates apply for new loans submitted on or after 01 August 2018.

 Maximum LVR is inclusive of LMI or LDF capitalisation

Rates for Investment loans with Principal & Interest repayments

| Variable Rates | LVR | Borrower Rate | Comparison Rate ¹ |
|-------------------------------|-------|---------------|------------------------------|
| Empower Home Loan | ≤ 70% | 3.99% | 3.99% |
| | ≤ 80% | 4.19% | 4.19% |
| | ≤ 90% | 4.64% | 4.64% |
| Empower Package (with Offset) | ≤ 70% | 3.99% | 4.24% |
| | ≤ 80% | 4.19% | 4.44% |
| | ≤ 90% | 4.64% | 4.88% |

| Fixed Rates | LVR | Term | | | | |
|-------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 3.99% | 4.19% | 4.29% | 4.49% | 4.59% |
| Comparison rate ¹² | | 3.99% | 4.03% | 4.07% | 4.16% | 4.24% |
| Borrower rate | ≤ 80% | 4.09% | 4.29% | 4.39% | 4.59% | 4.69% |
| Comparison rate ¹² | | 4.18% | 4.21% | 4.24% | 4.33% | 4.40% |
| Borrower rate | ≤ 90% | 4.19% | 4.39% | 4.49% | 4.69% | 4.79% |
| Comparison rate ¹² | | 4.60% | 4.59% | 4.60% | 4.66% | 4.70% |

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.

| Investment Variable Rate (IVR) | Borrower Rate | Comparison Rate ¹ |
|--------------------------------|---------------|------------------------------|
| All Products | 5.94% | 5.94% |

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² These rates are applicable to the Empower Home Loan only.

* For Construction loans variable rates apply for new loans submitted on or after 01 August 2018.

 Maximum LVR is inclusive of LMI or LDF capitalisation

Rates for Investment loans with Interest Only repayments

| Variable Rates | LVR | Borrower Rate | Comparison Rate ¹ |
|-------------------------------|-------|---------------|------------------------------|
| Empower Home Loan | ≤ 70% | 4.39% | 4.39% |
| | ≤ 80% | 4.84% | 4.84% |
| Empower Package (with Offset) | ≤ 70% | 4.39% | 4.64% |
| | ≤ 80% | 4.84% | 5.08% |

| Fixed Rates | LVR | Term | | | | |
|-------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 4.24% | 4.34% | 4.39% | 4.59% | 4.69% |
| Comparison rate ¹² | | 4.38% | 4.38% | 4.39% | 4.46% | 4.51% |
| Borrower rate | ≤ 80% | 4.89% | 4.89% | 4.89% | 5.09% | 5.19% |
| Comparison rate ¹² | | 4.84% | 4.85% | 4.85% | 4.93% | 4.99% |

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.

| Investment Interest Only Variable Rate (IO IVR) | Borrower Rate | Comparison Rate ¹ |
|---|---------------|------------------------------|
| All Products | 6.29% | 6.29% |

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² These rates are applicable to the Empower Home Loan only.

* For Construction loans variable rates apply for new loans submitted on or after 01 August 2018.

 Maximum LVR is inclusive of LMI or LDF capitalisation

Rates for SMSF loans

| SMSF Variable Rate | Borrower Rate | Comparison Rate ¹ |
|-----------------------------------|---------------|------------------------------|
| Principal and Interest repayments | 5.97% | 6.00% |
| Interest Only repayments | 6.44% | 6.48% |

| Principal and Interest Fixed Rates | Borrower Rate | Comparison Rate ¹ |
|------------------------------------|---------------|------------------------------|
| 1 year | 5.94% | 6.00% |
| 2 years | 5.94% | 6.00% |
| 3 years | 5.99% | 6.01% |
| 4 years | 6.14% | 6.07% |
| 5 years | 6.24% | 6.12% |

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.

| Interest Only Fixed Rates | Borrower Rate | Comparison Rate ¹ |
|---------------------------|---------------|------------------------------|
| 1 year | 6.34% | 6.47% |
| 2 years | 6.34% | 6.46% |
| 3 years | 6.39% | 6.46% |
| 4 years | 6.54% | 6.51% |
| 5 years | 6.64% | 6.56% |

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.

| SMSF Investment Variable Rate (SMSFIVR) | Borrower Rate | Comparison Rate ¹ |
|---|---------------|------------------------------|
| SMSF | 6.99% | 7.03% |

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