

## Rates for Owner Occupied loans with Principal & Interest repayments

Empower Variable Rates		LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Rate Smasher	Up to \$750,000	≤ 70%	3.58%	3.58%

**\*Limited time offer:** Promotional rates applicable to applications lodged on and from Tuesday 9 August 2016. This offer is not available in conjunction with other offers and is subject to change without notice and may be withdrawn at any time.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.

Empower Variable Rates		LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Empower Home Loan		≤ 70%	3.69%	3.69%
		≤ 80%	3.79%	3.79%
		≤ 90%	3.99%	3.99%
		≤ 95%	4.19%	4.19%
Empower Package (with Offset)		≤ 70%	3.76%	3.76%
		≤ 80%	3.86%	3.86%
		≤ 90%	4.06%	4.06%
		≤ 95%	4.26%	4.26%

Fixed Rates	Borrower Rate	Comparison Rate <sup>1,2</sup>
1 Year	3.88%	3.80%
2 Year	3.88%	3.81%
3 Year	3.99%	3.84%
4 Year	4.39%	3.99%
5 Year	4.39%	4.03%


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	5.27%	5.27%

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 with LVR ≤ 80 per cent.

 Maximum LVR is inclusive of LMI or LDF capitalisation.

## Rates for Owner Occupied loans with Interest Only repayments

Variable Rates	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Empower Home Loan	≤ 70%	4.34%	4.34%
	≤ 80%	4.44%	4.44%
Empower Package (with Offset)	≤ 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%


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 Interest Only Variable Rate (IO SVR)	Borrower Rate	Comparison Rate <sup>1</sup>
All Products	5.62%	5.62%

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 with LVR ≤ 80 per cent.

 Maximum LVR is inclusive of LMI or LDF capitalisation.

## Rates for Investment loans with Principal & Interest repayments

Variable Rates	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Empower Home Loan	≤ 70%	4.14%	4.14%
	≤ 80%	4.29%	4.29%
	≤ 90%	4.54%	4.54%
Empower Package (with Offset):	≤ 70%	4.21%	4.21%
	≤ 80%	4.36%	4.36%
	≤ 90%	4.61%	4.61%

Fixed Rates	Borrower Rate	Comparison Rate <sup>1,2</sup>
1 Year	4.24%	4.29%
2 Year	4.24%	4.28%
3 Year	4.39%	4.32%
4 Year	4.59%	4.39%
5 Year	4.59%	4.41%


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 <sup>1</sup>
All Products	5.84%	5.84%

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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 with LVR ≤ 80 per cent.

 Maximum LVR is inclusive of LMI or LDF capitalisation.

## Rates for Investment loans with Interest Only repayments

Variable Rates	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Empower Home Loan	≤ 70%	4.54%	4.54%
	≤ 80%	4.89%	4.89%
Empower Package (with Offset)	≤ 70%	4.61%	4.61%
	≤ 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%

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 <sup>1</sup>
All Products	6.19%	6.19%

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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 with LVR ≤ 80 per cent.

 Maximum LVR is inclusive of LMI capitalisation.

## Rates for SMSF

SMSF Variable Rate	Borrower Rate	Comparison Rate <sup>1</sup>
Principal and Interest repayments	6.19%	6.23%
Interest Only repayments	6.34%	6.38%

Principal and Interest Fixed Rates	Borrower Rate	Comparison Rate <sup>1</sup>
1 Year	5.94%	6.20%
2 Year	5.94%	6.18%
3 Year	5.99%	6.17%
4 Year	6.14%	6.21%
5 Year	6.24%	6.25%

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 <sup>1</sup>
1 Year	6.34%	6.38%
2 Year	6.34%	6.38%
3 Year	6.39%	6.39%
4 Year	6.54%	6.45%
5 Year	6.64%	6.51%

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 <sup>1</sup>
SMSF	6.89%	6.93%

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

<sup>1</sup> 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.