

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% | 3.58% | 3.58% |

***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 This offer is not available in conjunction with other offers and is subject to change without notice and may be withdrawn at any time.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% | 3.69% | 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 | LVR | Term | | | | |
|-------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 3.88% | 3.99% | 4.09% | 4.39% | 4.49% |
| Comparison rate ¹² | | 3.71% | 3.74% | 3.79% | 3.92% | 4.01% |
| Borrower rate | ≤ 80% | 4.08% | 4.09% | 4.19% | 4.49% | 4.59% |
| Comparison rate ¹² | | 3.82% | 3.84% | 3.89% | 4.02% | 4.12% |
| Borrower rate | ≤ 95% | 4.28% | 4.29% | 4.39% | 4.69% | 4.79% |
| Comparison rate ¹² | | 4.20% | 4.21% | 4.24% | 4.36% | 4.44% |

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 | 5.27% | 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.

* For SMSF and Construction loans variable rates apply for new loans submitted on or after 19 February 2018.

 Maximum LVR is inclusive of LMI or LDF capitalisation

This rate card has been prepared by Macquarie Bank Limited ABN 46 008 583 542 Australian Credit Licence 237502 (MBL) and contains confidential and proprietary information for the benefit of mortgage intermediaries and other professionals authorised to engage in credit activities under the National Consumer Credit Protection Act and associated legislation and regulations. It is not to be made available to the public under any circumstance. All applications are subject to MBL's standard credit approval criteria. The above rates are per annum and are subject to change. Fees and charges are payable. Terms and conditions apply.

Rates for Owner Occupied loans with Interest Only repayments

| Variable Rates | LVR | Borrower Rate | Comparison Rate ¹ |
|-------------------------------|-------|---------------|------------------------------|
| Empower Home Loan | ≤ 70% | 4.14% | 4.14% |
| | ≤ 80% | 4.44% | 4.44% |
| Empower Package (with Offset) | ≤ 70% | 4.21% | 4.21% |
| | ≤ 80% | 4.51% | 4.51% |

| Fixed Rates | LVR | Term | | | | |
|-------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 4.09% | 4.29% | 4.39% | 4.59% | 4.69% |
| Comparison rate ¹² | | 4.14% | 4.17% | 4.21% | 4.29% | 4.37% |
| Borrower rate | ≤ 80% | 4.59% | 4.59% | 4.69% | 4.84% | 4.99% |
| Comparison rate ¹² | | 4.45% | 4.47% | 4.51% | 4.58% | 4.67% |

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 ¹ |
|-----------------------------------------------|---------------|------------------------------|
| All Products | 5.62% | 5.62% |

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ⓘ 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% | 3.89% | 3.89% |
| | ≤ 80% | 4.14% | 4.14% |
| | ≤ 90% | 4.54% | 4.54% |
| Empower Package (with Offset) | ≤ 70% | 3.96% | 3.96% |
| | ≤ 80% | 4.21% | 4.21% |
| | ≤ 90% | 4.61% | 4.61% |

| Fixed Rates | LVR | Term | | | | |
|-------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 3.99% | 4.19% | 4.39% | 4.49% | 4.59% |
| Comparison rate ¹² | | 3.90% | 3.94% | 4.02% | 4.09% | 4.18% |
| Borrower rate | ≤ 80% | 4.09% | 4.29% | 4.49% | 4.59% | 4.69% |
| Comparison rate ¹² | | 4.14% | 4.17% | 4.23% | 4.29% | 4.37% |
| Borrower rate | ≤ 90% | 4.19% | 4.39% | 4.59% | 4.69% | 4.79% |
| Comparison rate ¹² | | 4.51% | 4.51% | 4.55% | 4.59% | 4.64% |

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 | 5.84% | 5.84% |

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 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% | 4.29% | 4.29% |
| | ≤ 80% | 4.74% | 4.74% |
| Empower Package (with Offset) | ≤ 70% | 4.36% | 4.36% |
| | ≤ 80% | 4.81% | 4.81% |

| Fixed Rates | LVR | Term | | | | |
|-------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 4.24% | 4.34% | 4.49% | 4.59% | 4.69% |
| Comparison rate ¹² | | 4.29% | 4.30% | 4.34% | 4.39% | 4.45% |
| Borrower rate | ≤ 80% | 4.89% | 4.89% | 4.99% | 5.09% | 5.19% |
| Comparison rate ¹² | | 4.75% | 4.77% | 4.81% | 4.86% | 4.93% |

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 | 6.19% | 6.19% |

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Rates for SMSF loans

| SMSF Variable Rate | Borrower Rate | Comparison Rate ¹ |
|-----------------------------------|---------------|------------------------------|
| Principal and Interest repayments | 5.87% | 5.90% |
| Interest Only repayments | 6.34% | 6.38% |

| Principal and Interest Fixed Rates | Borrower Rate | Comparison Rate ¹ |
|------------------------------------|---------------|------------------------------|
| 1 year | 5.94% | 5.91% |
| 2 years | 5.94% | 5.92% |
| 3 years | 5.99% | 5.94% |
| 4 years | 6.14% | 6.00% |
| 5 years | 6.24% | 6.07% |

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% | 6.38% |
| 2 years | 6.34% | 6.38% |
| 3 years | 6.39% | 6.39% |
| 4 years | 6.54% | 6.45% |
| 5 years | 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 ¹ |
|-----------------------------------------|---------------|------------------------------|
| SMSF | 6.89% | 6.93% |

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