

# Interest rate schedule.

## Lending products.



**Defence Bank**

Effective 15 August 2019.

Premier home loan.		
Owner occupied.		
	Annual rate	Comparison rate <sup>1</sup>
Premier home loan	3.68% p.a.	3.68% p.a.
DHOAS Premier home loan	3.68% p.a.	3.68% p.a.
Premier Low Rate home loan	3.51% p.a.	3.51% p.a.
DHOAS Premier Low Rate home loan	3.51% p.a.	3.51% p.a.

Ultimate package home loan.		
Owner occupied (including DHOAS) and investor - variable.		
	Annual rate	Comparison rate <sup>1</sup>
Variable rate	4.15% p.a.	4.52% p.a.
Variable rate for loans over \$750k	4.05% p.a.	4.42% p.a.
Variable rate for loans \$250k - \$750k	4.10% p.a.	4.47% p.a.
Variable rate for loans under \$250k	4.15% p.a.	4.52% p.a.
Owner occupied - fixed.		
Introductory 1 year - fixed <sup>6</sup> .	2.99% p.a.	4.41% p.a.
1 year	3.49% p.a.	4.46% p.a.
2 year	3.19% p.a.	4.35% p.a.
3 year	3.29% p.a.	4.30% p.a.
4 year	3.59% p.a.	4.33% p.a.
5 year	3.59% p.a.	4.29% p.a.
Investor - fixed.		
1 year	3.79% p.a.	4.48% p.a.
2 year	3.59% p.a.	4.42% p.a.
3 year	3.59% p.a.	4.37% p.a.
4 year	3.89% p.a.	4.43% p.a.
5 year	3.89% p.a.	4.41% p.a.
Investor - fixed interest-only.		
1 year	3.89% p.a.	
2 year	3.79% p.a.	
3 year	3.79% p.a.	
4 year	3.99% p.a.	
5 year	3.99% p.a.	
Investor.		
Interest-only variable	4.33% p.a.	
Smart Mover line of credit.		
Variable rate	5.02% p.a. <sup>2</sup>	

Reference rates.		
	Annual rate	Comparison rate <sup>1</sup>
Standard variable reference rate	5.03% p.a.	5.19% p.a.
Standard variable investor reference rate	5.71% p.a.	5.86% p.a.
Smart Mover reference rate	5.17% p.a.	

Essential home loan.		
Owner occupied (including DHOAS) and investor - variable.		
	Annual rate	Comparison rate <sup>1</sup>
Variable rate	4.15% p.a.	4.31% p.a.
Owner occupied - fixed.		
Introductory 1 year - fixed <sup>6</sup> .	3.09% p.a.	4.21% p.a.
1 year	3.59% p.a.	4.25% p.a.
2 year	3.29% p.a.	4.15% p.a.
3 year	3.39% p.a.	4.11% p.a.
4 year	3.69% p.a.	4.15% p.a.
5 year	3.69% p.a.	4.12% p.a.
Investor - fixed.		
1 year	3.89% p.a.	4.28% p.a.
2 year	3.69% p.a.	4.22% p.a.
3 year	3.69% p.a.	4.19% p.a.
4 year	3.99% p.a.	4.25% p.a.
5 year	3.99% p.a.	4.24% p.a.
Investor - fixed interest-only.		
1 year	3.99% p.a.	
2 year	3.89% p.a.	
3 year	3.89% p.a.	
4 year	4.09% p.a.	
5 year	4.09% p.a.	
Investor.		
Interest-only variable	4.33% p.a.	
Smart Mover line of credit.		
Variable rate	5.17% p.a. <sup>2</sup>	

Basic variable home loan.		
Owner occupied and investor.		
	Annual rate	Comparison rate <sup>1</sup>
Basic variable home loan	3.85% p.a.	3.89% p.a.

Car and personal loans.		
	Annual rate	Comparison rate <sup>3</sup>
New Car loan	5.69% p.a.	6.41% p.a.
Used Car loan (up to and including 5 y.o.)	5.69% p.a.	6.41% p.a.
Personal loan	11.74% p.a.	12.70% p.a.
Consolidation loan	13.99% p.a.	14.93% p.a.
Overdraft	15.35% p.a. (annual variable rate) <sup>2</sup>	

True Blue credit card.	
	Annual variable rate
6 month start rate (new members only)	3.99% p.a.
Ongoing variable rate	11.74% p.a. <sup>5</sup>

<sup>1</sup>Comparison rates based on a \$150,000 secured loan over 25 years. Fees and charges are payable. Terms and conditions available on request. 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. <sup>2</sup>Fees and charges are payable. Terms and conditions available on request. <sup>3</sup>Comparison rate is based on a \$30,000 loan over a 5 year term. Fees and charges are payable. Terms and conditions are available on request. 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. Comparison rate applies to both secured and unsecured loans. <sup>4</sup>If loans are offered on an unsecured basis, additional security may be required. <sup>5</sup>Fees and charges are payable. Terms and conditions apply. <sup>6</sup>Offer commences Thursday, 15 August 2019 and can be withdrawn at any time. Introductory home loan offer only available for owner occupied loans, new borrowings or a minimum \$250,000 increase must be made to current loan. To be eligible applicants must take out or have the Ultimate Package or Essentials Home Loan. The Introductory home loan offer reverts to Ultimate Package or Essentials Variable interest rate at expiration of fixed interest rate period. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Please refer to defencebank.com.au for current rates. Terms and conditions, fees and charges apply and are available upon request. Approval subject to Defence Bank's lending criteria. Defence Bank Limited ABN 57 087 651 385 AFSL / Australian Credit Licence 234582.