

Interest rate schedule.

Lending products.



**Defence
Bank**

Effective 16 December 2021.

Premier home loan.		
	Annual rate	Comparison rate ¹
Owner occupied.		
Premier home loan	2.99% p.a.	2.99% p.a.
DHOAS Premier home loan	2.99% p.a.	2.99% p.a.
Premier Low Rate home loan	2.49% p.a.	2.49% p.a.
DHOAS Premier Low Rate home loan	2.49% p.a.	2.49% p.a.
Investor.		
Premier Investor home loan	2.99% p.a.	2.99% p.a.
Premier Investor Low Rate home loan	2.65% p.a.	2.65% p.a.
Ultimate package home loan.		
	Annual rate	Comparison rate ¹
Owner occupied (including DHOAS) and investor - variable rate.		
Variable rate	3.52% p.a.	3.92% p.a.
Variable rate for loans over \$750k	3.42% p.a.	3.82% p.a.
Variable rate for loans \$250k - \$750k	3.47% p.a.	3.87% p.a.
Variable rate for loans under \$250k	3.52% p.a.	3.92% p.a.
Construction - variable rate.		
Variable rate for loans over \$750k	3.42% p.a.	3.82% p.a.
Variable rate for loans \$250k - \$750k	3.47% p.a.	3.86% p.a.
Variable rate for loans under \$250k	3.52% p.a.	3.91% p.a.
Owner occupied - fixed.		
1 year	2.39% p.a.	3.81% p.a.
2 year	2.49% p.a.	3.74% p.a.
3 year	2.99% p.a.	3.78% p.a.
4 year	3.19% p.a.	3.81% p.a.
5 year	3.39% p.a.	3.87% p.a.
Investor - fixed.		
1 year	2.39% p.a.	3.81% p.a.
2 year	2.49% p.a.	3.74% p.a.
3 year	2.99% p.a.	3.78% p.a.
4 year	3.19% p.a.	3.81% p.a.
5 year	3.39% p.a.	3.87% p.a.
Investor - fixed interest-only.		
1 year	2.99% p.a.	3.86% p.a.
2 year	2.99% p.a.	3.81% p.a.
3 year	2.99% p.a.	3.76% p.a.
4 year	3.29% p.a.	3.81% p.a.
5 year	3.49% p.a.	3.86% p.a.
Investor.		
Interest-only variable	3.82% p.a.	3.99% p.a.
Interest-only construction	3.52% p.a.	3.91% p.a.
Smart Mover line of credit.		
Variable rate	4.62% p.a. ²	

Reference rates.		
	Annual rate	Comparison rate ¹
Standard variable reference rate	4.63% p.a.	4.63% p.a.
Standard variable investor reference rate	5.31% p.a.	5.31% p.a.
Smart Mover reference rate	4.77% p.a.	
Essential home loan.		
	Annual rate	Comparison rate ¹
Owner occupied (including DHOAS) and investor - variable rate.		
Variable rate	3.52% p.a.	3.68% p.a.
Owner occupied - fixed.		
1 year	2.49% p.a.	3.59% p.a.
2 year	2.59% p.a.	3.52% p.a.
3 year	3.09% p.a.	3.57% p.a.
4 year	3.29% p.a.	3.60% p.a.
5 year	3.49% p.a.	3.67% p.a.
Investor - fixed.		
1 year	2.49% p.a.	3.59% p.a.
2 year	2.59% p.a.	3.52% p.a.
3 year	3.09% p.a.	3.57% p.a.
4 year	3.29% p.a.	3.60% p.a.
5 year	3.49% p.a.	3.67% p.a.
Investor - fixed interest-only.		
1 year	3.09% p.a.	3.64% p.a.
2 year	3.09% p.a.	3.60% p.a.
3 year	3.09% p.a.	3.56% p.a.
4 year	3.39% p.a.	3.62% p.a.
5 year	3.59% p.a.	3.69% p.a.
Investor.		
Interest-only variable	3.82% p.a.	3.78% p.a.
Interest-only construction	3.52% p.a.	3.72% p.a.
Smart Mover line of credit.		
Variable rate	4.77% p.a. ²	
Basic variable home loan.		
	Annual rate	Comparison rate ¹
Owner occupied and investor.		
Basic variable home loan	3.45% p.a.	3.49% p.a.

¹Comparison 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. For interest only variable loans, the comparison rates are based on an initial 5 year interest only term. For fixed rate interest only loans, the comparison rates are based on an initial interest only period equal in term to the fixed period. ²Fees and charges are payable. Terms and conditions available on request. ³Comparison 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 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. ⁴If loans are offered on an unsecured basis, additional security may be required. ⁵Fees and charges are payable. Terms and conditions apply.

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Car and personal loans.

	Annual rate	Comparison rate ³
New Car loan	4.99% p.a.	5.78% p.a.
Used Car loan (up to and including 5 y.o.)	4.99% p.a.	5.78% p.a.
Personal loan	8.99% p.a.	9.96% p.a.
Consolidation loan	13.99% p.a.	14.93% p.a.
Overdraft	13.99% p.a. (annual variable rate) ²	

Credit cards.

	Annual variable rate ⁵
Defence Bank Foundation Credit Card	
- 6 month introductory rate	3.99% p.a.
- ongoing variable rate	8.99% p.a.
True Blue credit card - No longer available to new borrowers	
- 6 month introductory rate	3.99% p.a.
- ongoing variable rate	8.99% p.a.

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