

# Interest rate schedule.

## Lending products.



**Defence Bank**

Effective 20 February 2024.

### Home Loans – Owner occupied.

#### Principal and interest.

##### Variable rate (including DHOAS).

		Annual rate	Comparison rate <sup>1</sup>
Premier Low Rate home loan	LVR up to 70%	6.44% p.a.	6.44% p.a.
	LVR above 70%	6.69% p.a.	6.69% p.a.
Premier home loan		6.79% p.a.	6.79% p.a.
Ultimate Package home loan		7.04% p.a.	7.38% p.a.
Ultimate Package home loan	over \$750k	6.94% p.a.	7.28% p.a.
	\$250k - \$750k	6.99% p.a.	7.33% p.a.
	under \$250k	7.04% p.a.	7.38% p.a.
Essentials home loan		8.02% p.a.	8.17% p.a.

##### Fixed rate (including DHOAS).

		Annual rate	Comparison rate <sup>1</sup>
Ultimate Package home loan	1 year	6.39% p.a.	7.31% p.a.
	2 year	6.29% p.a.	7.23% p.a.
	3 year	6.29% p.a.	7.16% p.a.
	4 year	6.49% p.a.	7.18% p.a.
	5 year	6.49% p.a.	7.14% p.a.
Essentials home loan	1 year	6.49% p.a.	8.00% p.a.
	2 year	6.39% p.a.	7.83% p.a.
	3 year	6.39% p.a.	7.69% p.a.
	4 year	6.59% p.a.	7.63% p.a.
	5 year	6.59% p.a.	7.52% p.a.

#### Interest-only.

##### Variable rate.

		Annual rate	Comparison rate <sup>1</sup>
Ultimate Package construction home loan	over \$750k	6.94% p.a.	7.29% p.a.
	\$250k - \$750k	6.99% p.a.	7.33% p.a.
	under \$250k	7.04% p.a.	7.38% p.a.

#### Reference rates.

	Annual rate	Comparison rate <sup>1</sup>
Standard Variable reference rate	8.88% p.a.	8.88% p.a.
Standard Variable Investor reference rate	9.56% p.a.	9.56% p.a.
Smart Mover reference rate <sup>6</sup>	9.02% p.a.	

### Home Loans – Investor.

#### Principal and interest.

##### Variable rate.

		Annual rate	Comparison rate <sup>1</sup>
Premier Investor Low Rate home loan		6.64% p.a.	6.64% p.a.
Premier Investor home loan		6.99% p.a.	6.99% p.a.
Ultimate Package home loan		7.24% p.a.	7.58% p.a.
Ultimate Package home loan	over \$750k	7.14% p.a.	7.48% p.a.
	\$250k - \$750k	7.19% p.a.	7.53% p.a.
	under \$250k	7.24% p.a.	7.58% p.a.
Essentials home loan		8.22% p.a.	8.38% p.a.

##### Fixed rate.

		Annual rate	Comparison rate <sup>1</sup>
Ultimate Package home loan	1 year	6.59% p.a.	7.51% p.a.
	2 year	6.49% p.a.	7.43% p.a.
	3 year	6.49% p.a.	7.36% p.a.
	4 year	6.69% p.a.	7.37% p.a.
	5 year	6.69% p.a.	7.33% p.a.
Essentials home loan	1 year	6.69% p.a.	8.20% p.a.
	2 year	6.59% p.a.	8.03% p.a.
	3 year	6.59% p.a.	7.88% p.a.
	4 year	6.79% p.a.	7.82% p.a.
	5 year	6.79% p.a.	7.72% p.a.

#### Interest-only.

##### Variable rate.

		Annual rate	Comparison rate <sup>1</sup>
Ultimate Package home loan		7.34% p.a.	7.60% p.a.
Ultimate Package construction home loan	over \$750k	7.14% p.a.	7.49% p.a.
	\$250k - \$750k	7.19% p.a.	7.53% p.a.
	under \$250k	7.24% p.a.	7.57% p.a.
Essentials home loan		8.32% p.a.	8.41% p.a.
Essentials construction home loan		8.22% p.a.	8.43% p.a.

##### Fixed rate.

		Annual rate	Comparison rate <sup>1</sup>
Ultimate Package home loan	1 year	6.69% p.a.	7.52% p.a.
	2 year	6.59% p.a.	7.44% p.a.
	3 year	6.59% p.a.	7.38% p.a.
	4 year	6.79% p.a.	7.40% p.a.
	5 year	6.79% p.a.	7.36% p.a.
Essentials home loan	1 year	6.79% p.a.	8.21% p.a.
	2 year	6.69% p.a.	8.05% p.a.
	3 year	6.69% p.a.	7.91% p.a.
	4 year	6.89% p.a.	7.87% p.a.
	5 year	6.89% p.a.	7.77% p.a.

<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. 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. <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 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>No longer available for new accounts from 1 August 2023. 20240214.

# Interest rate schedule.

## Lending products.



**Defence**  
Bank

Effective 20 February 2024.

### Car and personal loans.

	Annual rate	Comparison rate <sup>3</sup>
New Car loan	6.90% p.a.	7.67% p.a.
Used Car loan (up to and including 5 y.o.)	6.90% p.a.	7.67% p.a.
Personal loan	10.49% p.a.	11.45% p.a.
Consolidation loan	13.99% p.a.	14.93% p.a.
Overdraft	13.99% p.a. (annual variable rate) <sup>2</sup>	

### Credit cards.

	Annual variable rate <sup>5</sup>
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.

<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. 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. <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 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>No longer available for new accounts from 1 August 2023. 20240214.