

Interest rate schedule.

Lending products.



Defence Bank

Effective 17 November 2020.

Premier home loan.		
Owner occupied.		
	Annual rate	Comparison rate ¹
Premier home loan	3.15% p.a.	3.15% p.a.
DHOAS Premier home loan	3.15% p.a.	3.15% p.a.
Premier Low Rate home loan	2.85% p.a.	2.85% p.a.
DHOAS Premier Low Rate home loan	2.85% p.a.	2.85% p.a.
Investor.		
Premier Investor home loan	3.15% p.a.	3.15% p.a.

Ultimate package home loan.		
Owner occupied (including DHOAS) and investor - variable.		
	Annual rate	Comparison rate ¹
Variable rate	3.72% p.a.	4.10% p.a.
Variable rate for loans over \$750k	3.62% p.a.	4.00% p.a.
Variable rate for loans \$250k - \$750k	3.67% p.a.	4.05% p.a.
Variable rate for loans under \$250k	3.72% p.a.	4.10% p.a.
Owner occupied - fixed.		
1 year	2.39% p.a.	3.98% p.a.
2 year	2.39% p.a.	3.86% p.a.
3 year	2.39% p.a.	3.76% p.a.
4 year	2.69% p.a.	3.76% p.a.
5 year	2.69% p.a.	3.69% p.a.
Investor - fixed.		
1 year	2.39% p.a.	3.98% p.a.
2 year	2.39% p.a.	3.86% p.a.
3 year	2.39% p.a.	3.76% p.a.
4 year	2.69% p.a.	3.76% p.a.
5 year	2.69% p.a.	3.69% p.a.
Investor - fixed interest-only.		
1 year	2.49% p.a.	
2 year	2.49% p.a.	
3 year	2.49% p.a.	
4 year	2.79% p.a.	
5 year	2.79% p.a.	
Investor.		
Interest-only variable	3.82% p.a.	
Interest-only construction	3.72% 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.	4.79% p.a.
Standard variable investor reference rate	5.31% p.a.	5.47% p.a.
Smart Mover reference rate	4.77% p.a.	

Essential home loan.		
Owner occupied (including DHOAS) and investor - variable.		
	Annual rate	Comparison rate ¹
Variable rate	3.72% p.a.	3.88% p.a.
Owner occupied - fixed.		
1 year	2.49% p.a.	3.77% p.a.
2 year	2.49% p.a.	3.66% p.a.
3 year	2.49% p.a.	3.56% p.a.
4 year	2.79% p.a.	3.57% p.a.
5 year	2.79% p.a.	3.51% p.a.
Investor - fixed.		
1 year	2.49% p.a.	3.77% p.a.
2 year	2.49% p.a.	3.66% p.a.
3 year	2.49% p.a.	3.56% p.a.
4 year	2.79% p.a.	3.57% p.a.
5 year	2.79% p.a.	3.51% p.a.
Investor - fixed interest-only.		
1 year	2.59% p.a.	
2 year	2.59% p.a.	
3 year	2.59% p.a.	
4 year	2.89% p.a.	
5 year	2.89% p.a.	
Investor.		
Interest-only variable	3.82% p.a.	
Interest-only construction	3.72% p.a.	
Smart Mover line of credit.		
Variable rate	4.77% p.a. ²	

Basic variable home loan.		
Owner occupied and investor.		
	Annual rate	Comparison rate ¹
Basic variable home loan	3.45% p.a.	3.49% p.a.

Car and personal loans.		
	Annual rate	Comparison rate ³
New Car loan	5.69% p.a.	6.48% p.a.
Used Car loan (up to and including 5 y.o.)	5.69% p.a.	6.48% 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.

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. 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.