

Interest Rate Schedule

Lending Products

Effective 11 February 2019



Defence Bank

Defence Bank Limited ABN 57 087 651 385 AFSL/Australian Credit Licence 234582
T 1800 033 139 F 03 8624 5892

Premier Home Loan

Owner Occupied

	Annual Rate	Comparison Rate ¹
Premier Home Loan	4.12% pa	4.12% pa
DHOAS Premier Home Loan	4.12% pa	4.12% pa
Premier Low Rate Home Loan	3.95% pa	3.95% pa
DHOAS Premier Low Rate Home Loan	3.95% pa	3.95% pa

Ultimate Package Home Loan

Owner Occupied (also available for DHOAS)

	Annual Rate	Comparison Rate ¹
Variable rate	- 4.59% pa	4.95% pa
Variable rate for loans over \$750,000	- 4.49% pa	4.85% pa
Variable rate for loans \$250,000 to \$750,000	- 4.54% pa	4.90% pa
Variable rate for loans under \$250,000	- 4.59% pa	4.95% pa
Fixed rate		
	1 year 3.89% pa	4.88% pa
	2 year 3.88% pa	4.82% pa
	3 year 3.94% pa	4.78% pa
	4 year 4.59% pa	4.95% pa
	5 year 4.59% pa	4.95% pa

Investor

Variable rate for loans over \$750,000	- 4.57% pa	4.93% pa
Variable rate for loans \$250,000 to \$750,000	- 4.62% pa	4.98% pa
Variable rate for loans under \$250,000	- 4.67% pa	5.03% pa
Fixed rate		
	1 year 3.99% pa	4.96% pa
	2 year 4.19% pa	4.94% pa
	3 year 4.29% pa	4.93% pa
	4 year 4.79% pa	5.07% pa
	5 year 4.79% pa	5.08% pa

Smart Mover Line of Credit

Variable rate	- 5.46% pa ²	NA
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Reference Rates

	Annual Rate	Comparison Rate ¹
Standard Variable Reference Rate	5.47% pa	5.63% pa
Standard Variable Investor Reference Rate	6.15% pa	6.30% pa
Smart Mover Reference Rate	5.61% pa	NA

Essentials Home Loan

Owner Occupied (also available for DHOAS)

	Annual Rate	Comparison Rate ¹
Variable rate	- 4.59% pa	4.75% pa
Fixed rate		
	1 year 3.99% pa	4.69% pa
	2 year 3.98% pa	4.63% pa
	3 year 4.04% pa	4.60% pa
	4 year 4.69% pa	4.78% pa
	5 year 4.69% pa	4.79% pa

Investor

Variable rate	- 4.67% pa	4.83% pa
Fixed rate		
	1 year 4.09% pa	4.77% pa
	2 year 4.29% pa	4.76% pa
	3 year 4.39% pa	4.75% pa
	4 year 4.89% pa	4.90% pa
	5 year 4.89% pa	4.92% pa

Smart Mover Line of Credit

Variable rate	- 5.61% pa ²	NA
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Basic Variable Home Loan

	Annual Rate	Comparison Rate ¹
Basic Variable Home Loan	4.31% pa	4.35% pa

Car Loan and Personal Loans⁴

	Annual Rate	Comparison Rate ³
New Car Loan	from 5.69% pa to 8.64% pa	from 6.55% pa to 9.76% pa
Used Car Loan (up to 5 years old)	from 5.69% pa to 8.64% pa	from 6.55% pa to 9.76% pa
Personal Loan	11.74% pa	12.70% pa
Consolidation Loan	13.99% pa	14.93% pa
Overdraft	15.35% pa (variable) ²	NA

True Blue Credit Card

	Annual variable rate
6 month start rate (new customers only)	3.99% pa
Ongoing variable rate	11.74% pa ⁵

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.