

Interest Rate Schedule

Lending Products

Effective 15 April 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 (including DHOAS) & Investor - Variable			
		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
Owner Occupied - Fixed			
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 - Fixed			
Fixed rate	1 year	3.99% pa	4.89% pa
	2 year	4.19% pa	4.88% pa
	3 year	4.29% pa	4.87% pa
	4 year	4.79% pa	5.02% pa
	5 year	4.79% pa	5.03% pa
Smart Mover Line of Credit			
Variable rate	-	5.46% pa ²	NA
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 (including DHOAS) & Investor - Variable			
		Annual Rate	Comparison Rate ¹
Variable rate	-	4.59% pa	4.75% pa
Owner Occupied - Fixed			
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 - Fixed			
Fixed rate	1 year	4.09% pa	4.70% pa
	2 year	4.29% pa	4.69% pa
	3 year	4.39% pa	4.69% pa
	4 year	4.89% pa	4.85% pa
	5 year	4.89% pa	4.87% pa
Smart Mover Line of Credit			
Variable rate	-	5.61% pa ²	NA
Basic Variable Home Loan			
Owner Occupied & Investor			
		Annual Rate	Comparison Rate ¹
Basic Variable Home Loan		4.29% pa	4.33% pa
Car Loan and Personal Loans ⁴			
		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.