

Residential Home Loans Comparison Interest Rate Card

For new business effective: 15 Feb 2024

*Applicable promotions have been applied to this rate card



Variable Rates comparison rates

LVR (%)	ESSENTIAL FULL DOC								ESSENTIAL ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	6.84%	7.02%	7.14%	7.14%	7.14%	7.32%	7.44%	7.44%	7.34%	7.52%	7.64%	7.64%	7.64%	7.82%	7.94%	7.94%
>55 - 65	6.94%	7.12%	7.24%	7.24%	7.24%	7.42%	7.54%	7.54%	7.34%	7.52%	7.64%	7.64%	7.64%	7.82%	7.94%	7.94%
>65 - 70	7.04%	7.22%	7.34%	7.34%	7.34%	7.52%	7.64%	7.64%	7.44%	7.62%	7.74%	7.75%	7.74%	7.92%	8.04%	8.04%
>70 - 75	7.14%	7.32%	7.44%	7.44%	7.44%	7.62%	7.74%	7.75%	7.54%	7.72%	7.84%	7.84%	7.84%	8.02%	8.14%	8.14%
>75 - 80	7.44%	7.62%	7.74%	7.75%	7.74%	7.92%	8.04%	8.04%	7.54%	7.72%	7.84%	7.84%	7.84%	8.02%	8.14%	8.14%
>80 - 85	7.64%	7.82%	7.94%	7.94%	7.94%	8.12%	8.24%	8.24%								
>85 - 90	8.04%	8.22%	8.34%	8.35%	8.34%	8.52%	8.64%	8.65%								
>90 - 95	8.24%	8.42%	8.54%	8.55%	8.54%	8.72%	8.84%	8.85%								

LVR (%)	CLEAR FULL DOC								CLEAR ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.24%	7.50%	7.54%	7.62%	7.59%	7.85%	7.89%	7.97%	7.54%	7.80%	7.84%	7.92%	7.89%	8.15%	8.19%	8.27%
>55 - 65	7.24%	7.50%	7.54%	7.62%	7.59%	7.85%	7.89%	7.97%	7.54%	7.80%	7.84%	7.92%	7.89%	8.15%	8.19%	8.27%
>65 - 70	7.34%	7.60%	7.64%	7.72%	7.69%	7.95%	7.99%	8.07%	7.54%	7.80%	7.84%	7.92%	7.89%	8.15%	8.19%	8.27%
>70 - 75	7.44%	7.70%	7.74%	7.82%	7.79%	8.05%	8.09%	8.17%	7.64%	7.90%	7.94%	8.02%	7.99%	8.25%	8.29%	8.37%
>75 - 80	7.54%	7.80%	7.84%	7.92%	7.89%	8.15%	8.19%	8.27%	7.64%	7.90%	7.94%	8.02%	7.99%	8.25%	8.29%	8.37%
>80 - 85	8.04%	8.30%	8.34%	8.42%	8.39%	8.65%	8.69%	8.77%	8.64%	8.90%	8.94%	9.03%	8.99%	9.25%	9.29%	9.38%
>85 - 90	8.54%	8.80%	8.84%	8.93%	8.89%	9.15%	9.19%	9.28%	9.84%	10.10%	10.14%	10.24%	10.19%	10.45%	10.49%	10.59%
>90 - 95	8.64%	8.90%	8.94%	9.03%	8.99%	9.25%	9.29%	9.38%								

LVR (%)	EASY FULL DOC								EASY ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.64%	7.90%	7.94%	8.02%	7.99%	8.25%	8.29%	8.37%	7.84%	8.10%	8.14%	8.22%	8.19%	8.45%	8.49%	8.57%
>55 - 65	7.64%	7.90%	7.94%	8.02%	7.99%	8.25%	8.29%	8.37%	7.84%	8.10%	8.14%	8.22%	8.19%	8.45%	8.49%	8.57%
>65 - 70	7.74%	8.00%	8.04%	8.12%	8.09%	8.35%	8.39%	8.47%	7.84%	8.10%	8.14%	8.22%	8.19%	8.45%	8.49%	8.57%
>70 - 75	7.74%	8.00%	8.04%	8.12%	8.09%	8.35%	8.39%	8.47%	7.94%	8.20%	8.24%	8.32%	8.29%	8.55%	8.59%	8.68%
>75 - 80	7.94%	8.20%	8.24%	8.32%	8.29%	8.55%	8.59%	8.68%	8.04%	8.30%	8.34%	8.42%	8.39%	8.65%	8.69%	8.77%
>80 - 85	8.54%	8.80%	8.84%	8.93%	8.89%	9.15%	9.19%	9.28%	8.84%	9.10%	9.14%	9.23%	9.19%	9.45%	9.49%	9.58%
>85 - 90	9.04%	9.30%	9.34%	9.43%	9.39%	9.65%	9.69%	9.78%								
>90 - 95	9.14%	9.40%	9.44%	9.53%	9.49%	9.75%	9.79%	9.88%								

LVR (%)	ADVANTAGE FULL DOC								ADVANTAGE ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.44%	8.73%	8.74%	8.86%	8.79%	9.08%	9.09%	9.21%	8.74%	9.03%	9.04%	9.16%	9.09%	9.38%	9.39%	9.51%
>55 - 65	8.44%	8.73%	8.74%	8.86%	8.79%	9.08%	9.09%	9.21%	8.74%	9.03%	9.04%	9.16%	9.09%	9.38%	9.39%	9.51%
>65 - 70	8.54%	8.83%	8.84%	8.96%	8.89%	9.18%	9.19%	9.31%	8.74%	9.03%	9.04%	9.16%	9.09%	9.38%	9.39%	9.51%
>70 - 75	8.54%	8.83%	8.84%	8.96%	8.89%	9.18%	9.19%	9.31%	8.84%	9.13%	9.14%	9.26%	9.19%	9.48%	9.49%	9.61%
>75 - 80	8.74%	9.03%	9.04%	9.16%	9.09%	9.38%	9.39%	9.51%	9.14%	9.43%	9.44%	9.56%	9.49%	9.79%	9.79%	9.92%
>80 - 85	9.54%	9.83%	9.84%	9.97%	9.89%	10.19%	10.19%	10.32%	10.14%	10.44%	10.44%	10.57%	10.49%	10.79%	10.79%	10.93%
>85 - 90	10.54%	10.84%	10.84%	10.98%	10.89%	11.19%	11.19%	11.33%								
>90 - 95	11.54%	11.84%	11.84%	11.99%	11.89%	12.19%	12.19%	12.34%								

LVR (%)	ADVANTAGE FULL DOC PLUS								ADVANTAGE ALT DOC PLUS							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.54%	9.83%	9.84%	9.97%	9.89%	10.19%	10.19%	10.32%	9.94%	10.23%	10.24%	10.37%	10.29%	10.59%	10.59%	10.72%
>55 - 65	9.54%	9.83%	9.84%	9.97%	9.89%	10.19%	10.19%	10.32%	9.94%	10.23%	10.24%	10.37%	10.29%	10.59%	10.59%	10.72%
>65 - 70	9.64%	9.94%	9.94%	10.07%	9.99%	10.29%	10.29%	10.42%	9.94%	10.23%	10.24%	10.37%	10.29%	10.59%	10.59%	10.72%
>70 - 75	9.64%	9.94%	9.94%	10.07%	9.99%	10.29%	10.29%	10.42%	10.14%	10.44%	10.44%	10.57%	10.49%	10.79%	10.79%	10.93%
>75 - 80	9.94%	10.23%	10.24%	10.37%	10.29%	10.59%	10.59%	10.72%								
>80 - 85																
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>90 - 95																

Important: This document must not be distributed to parties other than the intended recipients without Pepper's prior written permission.

All Pepper home loan variable interest rates are correct as at 15 February 2024 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances. Terms, conditions, fees and charges apply.

*Pepper Money promotion is available for a limited time only for new home loan applications, submitted from 12:01am AEDT 15 February 2024. Offer is not available on existing Pepper home loans. This offer is subject to change, and may be varied or withdrawn at any time.

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. All Comparison Rates are calculated based on a secured loan of \$150,000 over a 25 year term.

Comparison rates for variable Interest Only loans are based on an initial 5-year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed interest rate term. During an Interest Only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. Interest only is not available on 7 and 10 year fixed rate terms.

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Residential Home Loans Comparison Interest Rate Card



For new business effective: 15 Feb 2024

*Applicable promotions have been applied to this rate card

Fixed Rates 2 years comparison rates

LVR (%)	ESSENTIAL FULL DOC								ESSENTIAL ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	6.84%	7.02%	7.14%	7.08%	7.14%	7.32%	7.44%	7.38%	7.34%	7.52%	7.64%	7.58%	7.64%	7.82%	7.94%	7.87%
>55 - 65	6.94%	7.12%	7.24%	7.17%	7.24%	7.42%	7.54%	7.47%	7.34%	7.52%	7.64%	7.58%	7.64%	7.82%	7.94%	7.87%
>65 - 70	7.04%	7.22%	7.34%	7.28%	7.34%	7.52%	7.64%	7.58%	7.44%	7.62%	7.74%	7.67%	7.74%	7.92%	8.04%	7.98%
>70 - 75	7.14%	7.32%	7.44%	7.38%	7.44%	7.62%	7.74%	7.67%	7.54%	7.71%	7.84%	7.78%	7.84%	8.02%	8.14%	8.08%
>75 - 80	7.44%	7.62%	7.74%	7.67%	7.74%	7.92%	8.04%	7.98%	7.54%	7.71%	7.84%	7.78%	7.84%	8.02%	8.14%	8.08%
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>85 - 90	8.04%	8.22%	8.34%	8.28%	8.34%	8.52%	8.64%	8.58%								
>90 - 95	8.24%	8.42%	8.54%	8.48%	8.54%	8.72%	8.84%	8.78%								

LVR (%)	CLEAR FULL DOC								CLEAR ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.24%	7.50%	7.54%	7.55%	7.59%	7.85%	7.89%	7.91%	7.54%	7.80%	7.84%	7.86%	7.89%	8.15%	8.19%	8.21%
>55 - 65	7.24%	7.50%	7.54%	7.55%	7.59%	7.85%	7.89%	7.91%	7.54%	7.80%	7.84%	7.86%	7.89%	8.15%	8.19%	8.21%
>65 - 70	7.34%	7.60%	7.64%	7.66%	7.69%	7.95%	7.99%	8.01%	7.54%	7.80%	7.84%	7.86%	7.89%	8.15%	8.19%	8.21%
>70 - 75	7.44%	7.70%	7.74%	7.75%	7.79%	8.05%	8.09%	8.11%	7.64%	7.90%	7.94%	7.95%	7.99%	8.25%	8.29%	8.31%
>75 - 80	7.54%	7.80%	7.84%	7.86%	7.89%	8.15%	8.19%	8.21%	7.64%	7.90%	7.94%	7.95%	7.99%	8.25%	8.29%	8.31%
>80 - 85	8.04%	8.30%	8.34%	8.36%	8.39%	8.65%	8.69%	8.71%	8.64%	8.90%	8.94%	8.96%	8.99%	9.25%	9.29%	9.31%
>85 - 90	8.54%	8.80%	8.84%	8.86%	8.89%	9.15%	9.19%	9.21%	9.84%	10.10%	10.14%	10.16%	10.19%	10.45%	10.49%	10.51%
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LVR (%)	EASY FULL DOC								EASY ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.64%	7.90%	7.94%	7.95%	7.99%	8.25%	8.29%	8.31%	7.84%	8.10%	8.14%	8.16%	8.19%	8.45%	8.49%	8.51%
>55 - 65	7.64%	7.90%	7.94%	7.95%	7.99%	8.25%	8.29%	8.31%	7.84%	8.10%	8.14%	8.16%	8.19%	8.45%	8.49%	8.51%
>65 - 70	7.74%	8.00%	8.04%	8.06%	8.09%	8.35%	8.39%	8.41%	7.84%	8.10%	8.14%	8.16%	8.19%	8.45%	8.49%	8.51%
>70 - 75	7.74%	8.00%	8.04%	8.06%	8.09%	8.35%	8.39%	8.41%	7.94%	8.20%	8.24%	8.26%	8.29%	8.55%	8.59%	8.61%
>75 - 80	7.94%	8.20%	8.24%	8.26%	8.29%	8.55%	8.59%	8.61%	8.04%	8.30%	8.34%	8.36%	8.39%	8.65%	8.69%	8.71%
>80 - 85	8.54%	8.80%	8.84%	8.86%	8.89%	9.15%	9.19%	9.21%	8.84%	9.10%	9.14%	9.16%	9.19%	9.45%	9.49%	9.51%
>85 - 90	9.04%	9.30%	9.34%	9.36%	9.39%	9.65%	9.69%	9.71%								
>90 - 95	9.14%	9.40%	9.44%	9.46%	9.49%	9.76%	9.79%	9.81%								

LVR (%)	ADVANTAGE FULL DOC								ADVANTAGE ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.44%	8.73%	8.74%	8.79%	8.79%	9.08%	9.09%	9.14%	8.74%	9.03%	9.04%	9.09%	9.09%	9.38%	9.39%	9.45%
>55 - 65	8.44%	8.73%	8.74%	8.79%	8.79%	9.08%	9.09%	9.14%	8.74%	9.03%	9.04%	9.09%	9.09%	9.38%	9.39%	9.45%
>65 - 70	8.54%	8.83%	8.84%	8.89%	8.89%	9.19%	9.19%	9.24%	8.74%	9.03%	9.04%	9.09%	9.09%	9.38%	9.39%	9.45%
>70 - 75	8.54%	8.83%	8.84%	8.89%	8.89%	9.19%	9.19%	9.24%	8.84%	9.13%	9.14%	9.20%	9.19%	9.48%	9.49%	9.54%
>75 - 80	8.74%	9.03%	9.04%	9.09%	9.09%	9.38%	9.39%	9.45%	9.14%	9.43%	9.44%	9.50%	9.49%	9.79%	9.79%	9.85%
>80 - 85	9.54%	9.84%	9.84%	9.90%	9.89%	10.18%	10.19%	10.25%	10.14%	10.44%	10.44%	10.50%	10.49%	10.79%	10.79%	10.86%
>85 - 90	10.54%	10.84%	10.84%	10.90%	10.89%	11.19%	11.19%	11.26%								
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	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.54%	9.84%	9.84%	9.90%	9.89%	10.18%	10.19%	10.25%	9.94%	10.24%	10.24%	10.30%	10.29%	10.59%	10.59%	10.65%
>55 - 65	9.54%	9.84%	9.84%	9.90%	9.89%	10.18%	10.19%	10.25%	9.94%	10.24%	10.24%	10.30%	10.29%	10.59%	10.59%	10.65%
>65 - 70	9.64%	9.93%	9.94%	10.00%	9.99%	10.29%	10.29%	10.35%	9.94%	10.24%	10.24%	10.30%	10.29%	10.59%	10.59%	10.65%
>70 - 75	9.64%	9.93%	9.94%	10.00%	9.99%	10.29%	10.29%	10.35%	10.14%	10.44%	10.44%	10.50%	10.49%	10.79%	10.79%	10.86%
>75 - 80	9.94%	10.24%	10.24%	10.30%	10.29%	10.59%	10.59%	10.65%								
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*Pepper Money promotion is available for a limited time only for new home loan applications, submitted from 12:01am AEDT 15 February 2024. Offer is not available on existing Pepper home loans. This offer is subject to change, and may be varied or withdrawn at any time.

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. All Comparison Rates are calculated based on a secured loan of \$150,000 over a 25 year term.

Comparison rates for variable Interest Only loans are based on an initial 5-year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed interest rate term. During an Interest Only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. Interest only is not available on 7 and 10 year fixed rate terms.

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Residential Home Loans Comparison Interest Rate Card

For new business effective: 15 Feb 2024

**Applicable promotions have been applied to this rate card*



Fixed Rates 3 years comparison rates

LVR (%)	ESSENTIAL FULL DOC								ESSENTIAL ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	6.89%	7.03%	7.19%	7.11%	7.19%	7.33%	7.49%	7.41%	7.39%	7.53%	7.69%	7.62%	7.69%	7.84%	7.99%	7.92%
>55 - 65	6.99%	7.13%	7.29%	7.22%	7.29%	7.44%	7.59%	7.51%	7.39%	7.53%	7.69%	7.62%	7.69%	7.84%	7.99%	7.92%
>65 - 70	7.09%	7.23%	7.39%	7.32%	7.39%	7.53%	7.69%	7.62%	7.49%	7.64%	7.79%	7.72%	7.79%	7.93%	8.09%	8.01%
>70 - 75	7.19%	7.33%	7.49%	7.41%	7.49%	7.64%	7.79%	7.72%	7.59%	7.74%	7.89%	7.82%	7.89%	8.03%	8.19%	8.12%
>75 - 80	7.49%	7.64%	7.79%	7.72%	7.79%	7.93%	8.09%	8.01%	7.59%	7.74%	7.89%	7.82%	7.89%	8.03%	8.19%	8.12%
>80 - 85	7.69%	7.84%	7.99%	7.92%	7.99%	8.13%	8.29%	8.22%								
>85 - 90	8.09%	8.23%	8.39%	8.32%	8.39%	8.53%	8.69%	8.62%								
>90 - 95	8.29%	8.43%	8.59%	8.52%	8.59%	8.73%	8.89%	8.82%								

LVR (%)	CLEAR FULL DOC								CLEAR ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.29%	7.52%	7.59%	7.59%	7.64%	7.87%	7.94%	7.95%	7.59%	7.82%	7.89%	7.90%	7.94%	8.16%	8.24%	8.25%
>55 - 65	7.29%	7.52%	7.59%	7.59%	7.64%	7.87%	7.94%	7.95%	7.59%	7.82%	7.89%	7.90%	7.94%	8.16%	8.24%	8.25%
>65 - 70	7.39%	7.61%	7.69%	7.70%	7.74%	7.96%	8.04%	8.05%	7.59%	7.82%	7.89%	7.90%	7.94%	8.16%	8.24%	8.25%
>70 - 75	7.49%	7.72%	7.79%	7.79%	7.84%	8.06%	8.14%	8.14%	7.69%	7.92%	7.99%	8.00%	8.04%	8.27%	8.34%	8.35%
>75 - 80	7.59%	7.82%	7.89%	7.90%	7.94%	8.16%	8.24%	8.25%	7.69%	7.92%	7.99%	8.00%	8.04%	8.27%	8.34%	8.35%
>80 - 85	8.09%	8.32%	8.39%	8.40%	8.44%	8.66%	8.74%	8.75%	8.69%	8.91%	8.99%	9.00%	9.04%	9.27%	9.34%	9.35%
>85 - 90	8.59%	8.81%	8.89%	8.90%	8.94%	9.17%	9.24%	9.25%	9.89%	10.12%	10.19%	10.21%	10.24%	10.47%	10.54%	10.56%
>90 - 95	8.69%	8.91%	8.99%	9.00%	9.04%	9.27%	9.34%	9.35%								

LVR (%)	EASY FULL DOC								EASY ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.69%	7.92%	7.99%	8.00%	8.04%	8.27%	8.34%	8.35%	7.89%	8.11%	8.19%	8.20%	8.24%	8.47%	8.54%	8.55%
>55 - 65	7.69%	7.92%	7.99%	8.00%	8.04%	8.27%	8.34%	8.35%	7.89%	8.11%	8.19%	8.20%	8.24%	8.47%	8.54%	8.55%
>65 - 70	7.79%	8.01%	8.09%	8.09%	8.14%	8.37%	8.44%	8.45%	7.89%	8.11%	8.19%	8.20%	8.24%	8.47%	8.54%	8.55%
>70 - 75	7.79%	8.01%	8.09%	8.09%	8.14%	8.37%	8.44%	8.45%	7.99%	8.21%	8.29%	8.30%	8.34%	8.57%	8.64%	8.65%
>75 - 80	7.99%	8.21%	8.29%	8.30%	8.34%	8.57%	8.64%	8.65%	8.09%	8.32%	8.39%	8.40%	8.44%	8.66%	8.74%	8.75%
>80 - 85	8.59%	8.81%	8.89%	8.90%	8.94%	9.17%	9.24%	9.25%	8.89%	9.12%	9.19%	9.20%	9.24%	9.47%	9.54%	9.56%
>85 - 90	9.09%	9.31%	9.39%	9.41%	9.44%	9.66%	9.74%	9.76%								
>90 - 95	9.19%	9.42%	9.49%	9.51%	9.54%	9.77%	9.84%	9.86%								

LVR (%)	ADVANTAGE FULL DOC								ADVANTAGE ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.49%	8.75%	8.79%	8.83%	8.84%	9.10%	9.14%	9.19%	8.79%	9.05%	9.09%	9.13%	9.14%	9.40%	9.44%	9.49%
>55 - 65	8.49%	8.75%	8.79%	8.83%	8.84%	9.10%	9.14%	9.19%	8.79%	9.05%	9.09%	9.13%	9.14%	9.40%	9.44%	9.49%
>65 - 70	8.59%	8.85%	8.89%	8.94%	8.94%	9.20%	9.24%	9.29%	8.79%	9.05%	9.09%	9.13%	9.14%	9.40%	9.44%	9.49%
>70 - 75	8.59%	8.85%	8.89%	8.94%	8.94%	9.20%	9.24%	9.29%	8.89%	9.15%	9.19%	9.23%	9.24%	9.50%	9.54%	9.59%
>75 - 80	8.79%	9.05%	9.09%	9.13%	9.14%	9.40%	9.44%	9.49%	9.19%	9.45%	9.49%	9.54%	9.54%	9.80%	9.84%	9.89%
>80 - 85	9.59%	9.85%	9.89%	9.94%	9.94%	10.21%	10.24%	10.29%	10.19%	10.45%	10.49%	10.55%	10.54%	10.81%	10.84%	10.90%
>85 - 90	10.59%	10.86%	10.89%	10.95%	10.94%	11.21%	11.24%	11.30%								
>90 - 95	11.59%	11.86%	11.89%	11.96%	11.94%	12.21%	12.24%	12.31%								

LVR (%)	ADVANTAGE FULL DOC PLUS								ADVANTAGE ALT DOC PLUS							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.59%	9.85%	9.89%	9.94%	9.94%	10.21%	10.24%	10.29%	9.99%	10.25%	10.29%	10.34%	10.34%	10.60%	10.64%	10.70%
>55 - 65	9.59%	9.85%	9.89%	9.94%	9.94%	10.21%	10.24%	10.29%	9.99%	10.25%	10.29%	10.34%	10.34%	10.60%	10.64%	10.70%
>65 - 70	9.69%	9.95%	9.99%	10.04%	10.04%	10.30%	10.34%	10.39%	9.99%	10.25%	10.29%	10.34%	10.34%	10.60%	10.64%	10.70%
>70 - 75	9.69%	9.95%	9.99%	10.04%	10.04%	10.30%	10.34%	10.39%	10.19%	10.45%	10.49%	10.55%	10.54%	10.81%	10.84%	10.90%
>75 - 80	9.99%	10.25%	10.29%	10.34%	10.34%	10.60%	10.64%	10.70%								
>80 - 85																
>85 - 90																
>90 - 95																

Important: This document must not be distributed to parties other than the intended recipients without Pepper's prior written permission.

All Pepper home loan fixed interest rates are correct as at 15 February 2024 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances. Terms, conditions, fees and charges apply.

*Pepper Money promotion is available for a limited time only for new home loan applications, submitted from 12:01am AEDT 15 February 2024. Offer is not available on existing Pepper home loans. This offer is subject to change, and may be varied or withdrawn at any time.

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. All Comparison Rates are calculated based on a secured loan of \$150,000 over a 25 year term.

Comparison rates for variable Interest Only loans are based on an initial 5-year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed interest rate term. During an Interest Only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. Interest only is not available on 7 and 10 year fixed rate terms.

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Residential Home Loans Comparison Interest Rate Card

For new business effective: 15 Feb 2024

*Applicable promotions have been applied to this rate card



Fixed Rates 5 years comparison rates

LVR (%)	ESSENTIAL FULL DOC								ESSENTIAL ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.09%	7.13%	7.39%	7.25%	7.39%	7.43%	7.69%	7.55%	7.59%	7.63%	7.89%	7.76%	7.89%	7.93%	8.19%	8.06%
>55 - 65	7.19%	7.23%	7.49%	7.35%	7.49%	7.54%	7.79%	7.66%	7.59%	7.63%	7.89%	7.76%	7.89%	7.93%	8.19%	8.06%
>65 - 70	7.29%	7.33%	7.59%	7.46%	7.59%	7.63%	7.89%	7.76%	7.69%	7.73%	7.99%	7.86%	7.99%	8.03%	8.29%	8.15%
>70 - 75	7.39%	7.43%	7.69%	7.55%	7.69%	7.73%	7.99%	7.86%	7.79%	7.84%	8.09%	7.96%	8.09%	8.13%	8.39%	8.26%
>75 - 80	7.69%	7.73%	7.99%	7.86%	7.99%	8.03%	8.29%	8.15%	7.79%	7.84%	8.09%	7.96%	8.09%	8.13%	8.39%	8.26%
>80 - 85	7.89%	7.93%	8.19%	8.06%	8.19%	8.24%	8.49%	8.36%								
>85 - 90	8.29%	8.34%	8.59%	8.46%	8.59%	8.64%	8.89%	8.77%								
>90 - 95	8.49%	8.54%	8.79%	8.66%	8.79%	8.84%	9.09%	8.97%								

LVR (%)	CLEAR FULL DOC								CLEAR ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.49%	7.62%	7.79%	7.74%	7.84%	7.97%	8.14%	8.09%	7.79%	7.92%	8.09%	8.03%	8.14%	8.27%	8.44%	8.39%
>55 - 65	7.49%	7.62%	7.79%	7.74%	7.84%	7.97%	8.14%	8.09%	7.79%	7.92%	8.09%	8.03%	8.14%	8.27%	8.44%	8.39%
>65 - 70	7.59%	7.71%	7.89%	7.83%	7.94%	8.06%	8.24%	8.19%	7.79%	7.92%	8.09%	8.03%	8.14%	8.27%	8.44%	8.39%
>70 - 75	7.69%	7.82%	7.99%	7.94%	8.04%	8.17%	8.34%	8.29%	7.89%	8.01%	8.19%	8.14%	8.24%	8.37%	8.54%	8.49%
>75 - 80	7.79%	7.92%	8.09%	8.03%	8.14%	8.27%	8.44%	8.39%	7.89%	8.01%	8.19%	8.14%	8.24%	8.37%	8.54%	8.49%
>80 - 85	8.29%	8.42%	8.59%	8.54%	8.64%	8.77%	8.94%	8.89%	8.89%	9.02%	9.19%	9.15%	9.24%	9.37%	9.54%	9.51%
>85 - 90	8.79%	8.92%	9.09%	9.05%	9.14%	9.27%	9.44%	9.40%	10.09%	10.22%	10.39%	10.36%	10.44%	10.58%	10.74%	10.71%
>90 - 95	8.89%	9.02%	9.19%	9.15%	9.24%	9.37%	9.54%	9.51%								

LVR (%)	EASY FULL DOC								EASY ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.89%	8.01%	8.19%	8.14%	8.24%	8.37%	8.54%	8.49%	8.09%	8.22%	8.39%	8.34%	8.44%	8.57%	8.74%	8.69%
>55 - 65	7.89%	8.01%	8.19%	8.14%	8.24%	8.37%	8.54%	8.49%	8.09%	8.22%	8.39%	8.34%	8.44%	8.57%	8.74%	8.69%
>65 - 70	7.99%	8.12%	8.29%	8.23%	8.34%	8.47%	8.64%	8.59%	8.09%	8.22%	8.39%	8.34%	8.44%	8.57%	8.74%	8.69%
>70 - 75	7.99%	8.12%	8.29%	8.23%	8.34%	8.47%	8.64%	8.59%	8.19%	8.32%	8.49%	8.44%	8.54%	8.67%	8.84%	8.79%
>75 - 80	8.19%	8.32%	8.49%	8.44%	8.54%	8.67%	8.84%	8.79%	8.29%	8.42%	8.59%	8.54%	8.64%	8.77%	8.94%	8.89%
>80 - 85	8.79%	8.92%	9.09%	9.05%	9.14%	9.27%	9.44%	9.40%	9.09%	9.22%	9.39%	9.35%	9.44%	9.57%	9.74%	9.71%
>85 - 90	9.29%	9.42%	9.59%	9.55%	9.64%	9.77%	9.94%	9.90%								
>90 - 95	9.39%	9.52%	9.69%	9.65%	9.74%	9.88%	10.04%	10.01%								

LVR (%)	ADVANTAGE FULL DOC								ADVANTAGE ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.69%	8.85%	8.99%	8.98%	9.04%	9.20%	9.34%	9.33%	8.99%	9.15%	9.29%	9.28%	9.34%	9.51%	9.64%	9.63%
>55 - 65	8.69%	8.85%	8.99%	8.98%	9.04%	9.20%	9.34%	9.33%	8.99%	9.15%	9.29%	9.28%	9.34%	9.51%	9.64%	9.63%
>65 - 70	8.79%	8.95%	9.09%	9.08%	9.14%	9.31%	9.44%	9.43%	8.99%	9.15%	9.29%	9.28%	9.34%	9.51%	9.64%	9.63%
>70 - 75	8.79%	8.95%	9.09%	9.08%	9.14%	9.31%	9.44%	9.43%	9.09%	9.26%	9.39%	9.38%	9.44%	9.60%	9.74%	9.74%
>75 - 80	8.99%	9.15%	9.29%	9.28%	9.34%	9.51%	9.64%	9.63%	9.39%	9.55%	9.69%	9.68%	9.74%	9.91%	10.04%	10.04%
>80 - 85	9.79%	9.96%	10.09%	10.09%	10.14%	10.31%	10.44%	10.45%	10.39%	10.57%	10.69%	10.70%	10.74%	10.91%	11.04%	11.06%
>85 - 90	10.79%	10.96%	11.09%	11.11%	11.14%	11.32%	11.44%	11.46%								
>90 - 95	11.79%	11.98%	12.09%	12.12%	12.14%	12.32%	12.44%	12.48%								

LVR (%)	ADVANTAGE FULL DOC PLUS								ADVANTAGE ALT DOC PLUS							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.79%	9.96%	10.09%	10.09%	10.14%	10.31%	10.44%	10.45%	10.19%	10.36%	10.49%	10.50%	10.54%	10.72%	10.84%	10.85%
>55 - 65	9.79%	9.96%	10.09%	10.09%	10.14%	10.31%	10.44%	10.45%	10.19%	10.36%	10.49%	10.50%	10.54%	10.72%	10.84%	10.85%
>65 - 70	9.89%	10.06%	10.19%	10.19%	10.24%	10.41%	10.54%	10.55%	10.19%	10.36%	10.49%	10.50%	10.54%	10.72%	10.84%	10.85%
>70 - 75	9.89%	10.06%	10.19%	10.19%	10.24%	10.41%	10.54%	10.55%	10.39%	10.57%	10.69%	10.70%	10.74%	10.91%	11.04%	11.06%
>75 - 80	10.19%	10.36%	10.49%	10.50%	10.54%	10.72%	10.84%	10.85%								
>80 - 85																
>85 - 90																
>90 - 95																

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Residential Home Loans Comparison Interest Rate Card

For new business effective: 15 Feb 2024

**Applicable promotions have been applied to this rate card*



Fixed Rates 7 years comparison rates

LVR (%)	ESSENTIAL FULL DOC				ESSENTIAL ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.34%	7.32%	7.64%	7.61%	7.84%	7.82%	8.14%	8.12%
>55 - 65	7.44%	7.41%	7.74%	7.71%	7.84%	7.82%	8.14%	8.12%
>65 - 70	7.54%	7.51%	7.84%	7.82%	7.94%	7.92%	8.24%	8.22%
>70 - 75	7.64%	7.61%	7.94%	7.92%	8.04%	8.02%	8.34%	8.32%
>75 - 80	7.94%	7.92%	8.24%	8.22%	8.04%	8.02%	8.34%	8.32%
>80 - 85	8.14%	8.12%	8.44%	8.42%				
>85 - 90	8.54%	8.52%	8.84%	8.82%				
>90 - 95	8.74%	8.72%	9.04%	9.02%				

LVR (%)	CLEAR FULL DOC				CLEAR ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.74%	7.80%	8.09%	8.15%	8.04%	8.10%	8.39%	8.45%
>55 - 65	7.74%	7.80%	8.09%	8.15%	8.04%	8.10%	8.39%	8.45%
>65 - 70	7.84%	7.90%	8.19%	8.25%	8.04%	8.10%	8.39%	8.45%
>70 - 75	7.94%	8.00%	8.29%	8.35%	8.14%	8.20%	8.49%	8.55%
>75 - 80	8.04%	8.10%	8.39%	8.45%	8.14%	8.20%	8.49%	8.55%
>80 - 85	8.54%	8.60%	8.89%	8.96%	9.14%	9.21%	9.49%	9.56%
>85 - 90	9.04%	9.11%	9.39%	9.46%	10.34%	10.42%	10.69%	10.77%
>90 - 95	9.14%	9.21%	9.49%	9.56%				

LVR (%)	EASY FULL DOC				EASY ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.14%	8.20%	8.49%	8.55%	8.34%	8.40%	8.69%	8.75%
>55 - 65	8.14%	8.20%	8.49%	8.55%	8.34%	8.40%	8.69%	8.75%
>65 - 70	8.24%	8.30%	8.59%	8.65%	8.34%	8.40%	8.69%	8.75%
>70 - 75	8.24%	8.30%	8.59%	8.65%	8.44%	8.50%	8.79%	8.85%
>75 - 80	8.44%	8.50%	8.79%	8.85%	8.54%	8.60%	8.89%	8.96%
>80 - 85	9.04%	9.11%	9.39%	9.46%	9.34%	9.41%	9.69%	9.76%
>85 - 90	9.54%	9.61%	9.89%	9.96%				
>90 - 95	9.64%	9.71%	9.99%	10.06%				

LVR (%)	ADVANTAGE FULL DOC				ADVANTAGE ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.94%	9.04%	9.29%	9.40%	9.24%	9.34%	9.59%	9.70%
>55 - 65	8.94%	9.04%	9.29%	9.40%	9.24%	9.34%	9.59%	9.70%
>65 - 70	9.04%	9.14%	9.39%	9.49%	9.24%	9.34%	9.59%	9.70%
>70 - 75	9.04%	9.14%	9.39%	9.49%	9.34%	9.45%	9.69%	9.79%
>75 - 80	9.24%	9.34%	9.59%	9.70%	9.64%	9.74%	9.99%	10.10%
>80 - 85	10.04%	10.15%	10.39%	10.51%	10.64%	10.76%	10.99%	11.11%
>85 - 90	11.04%	11.16%	11.39%	11.52%				
>90 - 95	12.04%	12.17%	12.39%	12.53%				

LVR (%)	ADVANTAGE FULL DOC PLUS				ADVANTAGE ALT DOC PLUS			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	10.04%	10.15%	10.39%	10.51%	10.44%	10.56%	10.79%	10.91%
>55 - 65	10.04%	10.15%	10.39%	10.51%	10.44%	10.56%	10.79%	10.91%
>65 - 70	10.14%	10.25%	10.49%	10.60%	10.44%	10.56%	10.79%	10.91%
>70 - 75	10.14%	10.25%	10.49%	10.60%	10.64%	10.76%	10.99%	11.11%
>75 - 80	10.44%	10.56%	10.79%	10.91%				
>80 - 85								
>85 - 90								
>90 - 95								

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Residential Home Loans Comparison Interest Rate Card



For new business effective: 15 Feb 2024

*Applicable promotions have been applied to this rate card

Fixed Rates 10 years comparison rates

LVR (%)	ESSENTIAL FULL DOC				ESSENTIAL ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.69%	7.65%	7.99%	7.95%	8.19%	8.15%	8.49%	8.46%
>55 - 65	7.79%	7.75%	8.09%	8.06%	8.19%	8.15%	8.49%	8.46%
>65 - 70	7.89%	7.85%	8.19%	8.15%	8.29%	8.26%	8.59%	8.56%
>70 - 75	7.99%	7.95%	8.29%	8.26%	8.39%	8.36%	8.69%	8.66%
>75 - 80	8.29%	8.26%	8.59%	8.56%	8.39%	8.36%	8.69%	8.66%
>80 - 85	8.49%	8.46%	8.79%	8.76%				
>85 - 90	8.89%	8.87%	9.19%	9.16%				
>90 - 95	9.09%	9.06%	9.39%	9.37%				

LVR (%)	CLEAR FULL DOC				CLEAR ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.09%	8.14%	8.44%	8.49%	8.39%	8.44%	8.74%	8.79%
>55 - 65	8.09%	8.14%	8.44%	8.49%	8.39%	8.44%	8.74%	8.79%
>65 - 70	8.19%	8.24%	8.54%	8.59%	8.39%	8.44%	8.74%	8.79%
>70 - 75	8.29%	8.34%	8.64%	8.69%	8.49%	8.54%	8.84%	8.89%
>75 - 80	8.39%	8.44%	8.74%	8.79%	8.49%	8.54%	8.84%	8.89%
>80 - 85	8.89%	8.95%	9.24%	9.30%	9.49%	9.56%	9.84%	9.90%
>85 - 90	9.39%	9.45%	9.74%	9.81%	10.69%	10.77%	11.04%	11.12%
>90 - 95	9.49%	9.56%	9.84%	9.90%				

LVR (%)	EASY FULL DOC				EASY ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.49%	8.54%	8.84%	8.89%	8.69%	8.74%	9.04%	9.10%
>55 - 65	8.49%	8.54%	8.84%	8.89%	8.69%	8.74%	9.04%	9.10%
>65 - 70	8.59%	8.64%	8.94%	9.00%	8.69%	8.74%	9.04%	9.10%
>70 - 75	8.59%	8.64%	8.94%	9.00%	8.79%	8.84%	9.14%	9.20%
>75 - 80	8.79%	8.84%	9.14%	9.20%	8.89%	8.95%	9.24%	9.30%
>80 - 85	9.39%	9.45%	9.74%	9.81%	9.69%	9.75%	10.04%	10.11%
>85 - 90	9.89%	9.96%	10.24%	10.32%				
>90 - 95	9.99%	10.06%	10.34%	10.41%				

LVR (%)	ADVANTAGE FULL DOC				ADVANTAGE ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.29%	9.39%	9.64%	9.74%	9.59%	9.69%	9.94%	10.04%
>55 - 65	9.29%	9.39%	9.64%	9.74%	9.59%	9.69%	9.94%	10.04%
>65 - 70	9.39%	9.48%	9.74%	9.84%	9.59%	9.69%	9.94%	10.04%
>70 - 75	9.39%	9.48%	9.74%	9.84%	9.69%	9.79%	10.04%	10.14%
>75 - 80	9.59%	9.69%	9.94%	10.04%	9.99%	10.09%	10.34%	10.45%
>80 - 85	10.39%	10.50%	10.74%	10.86%	10.99%	11.11%	11.34%	11.46%
>85 - 90	11.39%	11.52%	11.74%	11.87%				
>90 - 95	12.39%	12.53%	12.74%	12.88%				

LVR (%)	ADVANTAGE FULL DOC PLUS				ADVANTAGE ALT DOC PLUS			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	10.39%	10.50%	10.74%	10.86%	10.79%	10.90%	11.14%	11.26%
>55 - 65	10.39%	10.50%	10.74%	10.86%	10.79%	10.90%	11.14%	11.26%
>65 - 70	10.49%	10.60%	10.84%	10.96%	10.79%	10.90%	11.14%	11.26%
>70 - 75	10.49%	10.60%	10.84%	10.96%	10.99%	11.11%	11.34%	11.46%
>75 - 80	10.79%	10.90%	11.14%	11.26%				
>80 - 85								
>85 - 90								
>90 - 95								

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