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Interest Rate Schedule - Lending Products

Effective date - 16 November 2026

All loans are subject to lending criteria, terms and conditions. Interest rates are on a per annum basis and are subject to change. Your loan contract will specify which interest rates, fees and charges apply to your loan.

PERSONAL LOANS			
		Interest Rate	**Comparison Rate**
VARIABLE RATES	**Cars**[2/3]	7.14%	7.51%
	Secured[2]	11.14%	11.52% 8
	Unsecured[1]	14.14%	15.89%

OVERDRAFT		
		Interest Rate
VARIABLE RATES	**Personal Unsecured**	15.90%
	Mortgage Secured	10.95%

Lending criteria, terms & conditions, fees & charges apply. **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. 1. Comparison rate is based on a $10,000 loan over 3 years. Minimum term 18 months. 2. Comparison rate is based on a $30,000 secured loan over 5 years. 3. Minimum borrowing amount is $5,000.