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Interest Rate Schedule - Personal Lending Products

Effective date - 02 June 2025

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	New Cars ^{2/3}	6.89%	7.26%
	Secured ₂	10.89%	11.27%
	Unsecured ₁	13.89%	15.63%

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

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. Current calendar year manufacture date up to 5 years of age. Minimum borrowing amount is \$15,000.