

Variable Rate Loans

Our variable rate home loans provide flexibility such as:

- A range of repayment frequencies and interest only options
- Ability to apply for redraw when additional repayments are made

Fixed Rate Loans

Fixed Rate loans offer certainty that the interest rate and loan repayments will be the same for the length of the fixed term. Features include:

- Choice of fixed terms from 1 to 5, 7 or 10 years
- Option to pay Interest In Advance
- Interest rates are set at loan draw down
- Ability to use Lock Rate and lock in the rate that applies as at application #

Equity Loans

Equity Loans allow you to borrow funds for a range of purposes using the equity in your home as security

- Equity Manager provides a ready source of funds with convenient access
- Portfolio Facility provides a flexible, convenient credit limit that allows customers to simplify personal or personal investment lending using up to 12 sub-accounts

Variable Rate Loans

	Rate	Comparison Rate [^]
Standard Variable Simplicity PLUS	5.88%pa 5.18%pa	5.98%pa 5.23%pa

Fixed Rate Loans

Interest In Advance Rates					Rate	Comparison Rate [^]
Term	Monthly	Quarterly	Half Yearly	Yearly		
1 Year	4.89%pa	4.84%pa	4.74%pa	4.74%pa	4.94%pa	5.84%pa
2 Year	4.94%pa	4.89%pa	4.79%pa	4.79%pa	4.99%pa	5.77%pa
3 Year	5.15%pa	5.10%pa	5.00%pa	5.00%pa	5.20%pa	5.76%pa
4 Year	5.74%pa	5.69%pa	5.59%pa	5.59%pa	5.79%pa	5.93%pa
5 Year	5.89%pa	5.84%pa	5.74%pa	5.74%pa	5.94%pa	5.99%pa
7 Year	7.64%pa	7.59%pa	7.49%pa	7.49%pa	7.69%pa	7.03%pa
10 Year	7.64%pa	7.59%pa	7.49%pa	7.49%pa	7.69%pa	7.33%pa

Equity Loans

	Rate
Equity Manager Portfolio Facility (sub-accounts can be selected from Standard Variable, Fixed Rate, Interest in Advance Yearly or Equity Manager)	6.03%pa <i>Please refer to the sub-account product type for ANZ Portfolio interest rates</i>

[^] Comparison Rate calculated on a loan amount of \$150,000 over a term of 25 years. WARNING: The Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of a loan. [™]The Comparison Rate trademark is a trademark of Australia and New Zealand Banking Group Limited ABN 11 005 357 522. A Comparison Rate schedule is available at any ANZ branch.

Lock Rate available for fixed terms up to 5 years and loans up to \$1,000,000. Other conditions apply, details available at the branch.

For new loan enquiries, contact the Home Loan Hotline on 1800 035 500, 8.00am to 11.00pm (AEST) seven days a week or anz.com.

Credit approval criteria applies. Fees and charges, terms and conditions apply. For current fees please refer to the ANZ Personal Banking General Fees and Charges brochure.

Loan rates are current as at the Effective Date and are subject to change without notice.

