

Special Offer Home Loans				
Product - New Money Only	Minimum Loan	LVR	Annual Rate	Comparison Rate
Special Low Variable Rate Home Loan ¹	\$150,000	≤80%	3.33%	3.33%
Pinnacle Variable ²	\$200,000	≤90%	3.79%	3.80%
Total Home Loan Package Variable ≤80% ³	\$50,000	≤80%	3.15%	3.56%
Total Home Loan Package Variable ≤90% ⁴	\$50,000	≤90%	3.49%	3.89%
Total Home Loan Package 3-Year Fixed ⁵	\$50,000	≤80%	2.89%	4.25%
First Home Buyers Total Home Loan Package Variable ⁶	\$50,000	≤95%	3.49%	3.89%
First Home Buyers Total Home Loan Package 1 Year Fixed ⁶	\$50,000	≤95%	3.24%	4.49%
First Home Buyers Total Home Loan Package 2 Years Fixed ⁶	\$50,000	≤95%	3.24%	4.41%
First Home Buyers Total Home Loan Package 3 Years Fixed ⁶	\$50,000	≤95%	3.24%	4.34%

Total Home Loan Package LVR ≤ 90% (LMI inclusive) ⁷		
	Annual Rate	Comparison Rate
Variable Rate	3.90%	4.30%

Fixed Term Rate	1 Year		2 Years		3 Years		4 Years		5 years	
	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate
	3.39%	4.51%	3.39%	4.44%	3.39%	4.38%	3.69%	4.41%	3.69%	4.38%

All-In-One (Mortgage-Secured Line of Credit)		Annual Rate
Variable Rate		4.05%

Pinnacle Plus Loans LVR ≤ 90% (LMI inclusive) ⁸		
	Annual Rate	Comparison Rate
Variable Rate	4.20%	4.21%

Fixed Term Rate	1 Year		2 Years		3 Years		4 Years		5 years	
	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate
	3.69%	4.62%	3.69%	4.53%	3.69%	4.45%	3.99%	4.47%	3.99%	4.42%

All-In-One (Mortgage-Secured Line of Credit)		Annual Rate
Variable Rate		4.35%

Standard Loan Products LVR ≤ 90% (LMI inclusive)		
Standard Loan Products	Annual Rate	Comparison Rate
Basic Variable Rate	4.00%	4.17%
Standard Variable Rate	4.70%	4.74%

Fixed Term Rate	1 Year		2 Years		3 Years		4 Years		5 years	
	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate	Annual Rate	Comp. Rate
	3.84%	4.66%	3.84%	4.59%	3.84%	4.52%	4.14%	4.55%	4.14%	4.51%

All-In-One (Mortgage-Secured Line of Credit)		Annual Rate
Variable Rate		4.85%

¹ Available for new qualifying loans applied for from 22/10/2019. Borrowers who acquired this loan before this date may have different eligibility, interest rate or product attributes. This offer will continue to apply until the loan is varied. Available only to loans secured against a single residential property for owner-occupied purposes. Parent Equity, Bridging, Land Rent Scheme, multiple security, and Building/Construction loans are not eligible.

² Available for new qualifying loans applied for from 22/10/2019. Borrowers who acquired this loan before this date may have different eligibility, interest rate or product attributes. This offer will continue to apply until the loan is varied. Pinnacle loans are available to customers with combined balances of \$200,000 or more in eligible loans. Other eligibility criteria, terms and conditions apply.

³ The Total Home Loan Package has an annual fee of \$395. Available to new qualifying loans applied for from 22/10/2019. This offer will continue to apply until the loan is varied. Available only to loans secured against a single residential property for owner-occupied purposes. Parent Equity, Bridging, Land Rent Scheme, multiple security, and Building/Construction loans are not eligible.

⁴ The Total Home Loan Package has an annual fee of \$395. Available for new qualifying loans applied for from 22/10/2019. Borrowers who acquired this loan before this date may have different eligibility, interest rate or product attributes. This offer will continue to apply until the loan is varied.

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⁷ The Total Home Loan Package has an annual fee of \$395. Available to customers with a minimum loan amount of \$50,000.

⁸ Pinnacle loans are available to customers with combined balances of \$200,000 or more in eligible loans. Other eligibility criteria, terms and conditions apply.

Terms, conditions, fees and charges, and lending criteria apply to all loans. Full details are available at the time of application or by contacting us. All loans are provided by Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL / Australian Credit Licence 237856. Interest rates are subject to change without notice. Comparison rates are based on a loan of \$150,000 with monthly repayments over a term of 25 years. WARNING: This 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 the loan.