

Interest Rates Investment Loans

Current as at 23 June 2022

Total Home Loan Package¹

Minimum Loan Amount \$50,000	Total Home Loan Package Variable Rate Loans					
	Principal and Interest Repayments			Interest Only Repayments		
	LVR ³	Annual Rate ⁴	Comparison Rate	LVR ³	Annual Rate ⁴	Comparison Rate
New Loan Interest Rates ²	≤60% ⁵	3.24%	3.65%	≤90%	4.28%	4.67%
	>60% - 80% ⁵	3.44%	3.85%			
	>80% - 90%	3.95%	4.34%			
Existing Loans (this is our Standard Total Home Loan Package Variable Rate - the Reference Rate)	≤90%	4.60%	4.98%	≤90%	4.85%	5.23%

Minimum Loan Amount \$50,000	Total Home Loan Package Fixed Rate Loans ⁶					
	LVR ³	Term	Principal & Interest Repayments		Interest Only Repayments	
			Annual Rate	Comparison Rate	Annual Rate	Comparison Rate
New Loan Interest Rates	≤80%	1 Year Fixed	3.69%	4.89%		
		2 Year Fixed	4.39%	4.94%		
		3 Year Fixed	4.99%	5.07%		
		4 Year Fixed	5.39%	5.24%		
		5 Year Fixed	5.39%	5.29%		
New and Existing Loans (includes switching and refix rates)	≤90%	1 Year Fixed	3.89%	4.91%	4.09%	5.15%
		2 Year Fixed	4.49%	4.95%	4.69%	5.19%
		3 Year Fixed	5.09%	5.10%	5.29%	5.33%
		4 Year Fixed	5.49%	5.28%	5.69%	5.53%
		5 Year Fixed	5.49%	5.33%	5.69%	5.56%

Minimum Loan Amount \$50,000	Total Home Loan Package Building Loans					
	LVR ³	Rate Type ⁶	Principal & Interest Repayments ⁷		Interest Only Repayments ⁸	
			Annual Rate ⁵	Comparison Rate	Annual Rate	Comparison Rate
	≤90%	Variable	3.95%	4.34%	4.28%	4.67%
		1 Year Fixed	3.89%	4.91%	4.09%	5.15%
		2 Year Fixed	4.49%	4.95%	4.69%	5.19%
		3 Year Fixed	5.09%	5.10%	5.29%	5.33%
		4 Year Fixed	5.49%	5.28%	5.69%	5.53%
		5 Year Fixed	5.49%	5.33%	5.69%	5.56%

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:** 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 the loan.

Interest Rates Investment Loans

Purple Basic Variable Investment Loan

Minimum Loan Amount	Purple Basic Variable Investment Loans ⁹ (Principal and Interest Repayments)			
	LVR ³	Annual Rate	Comparison Rate	
\$150,000	≤60% ²	3.14%	3.17%	
	>60% - 80%	3.34%	3.37%	This is our Purple Basic Variable Investment Reference Rate.

Standard Investment Loan Interest Rates

Minimum Loan Amount	Standard Variable Investment Loan Interest Rates						
	LVR ³	Principal and Interest Repayments			Interest Only Repayments		
		Annual Rate ⁵	Comparison Rate		Annual Rate ⁵	Comparison Rate	
\$10,000	≤90%	5.49%	5.53%	This is our Standard Variable Investment Rate(P&I)	5.79%	5.84%	This is our Standard Variable Investment Rate (IO)

Minimum Loan Amount	Standard Fixed Rate Investment Loan Interest Rates					
	LVR ³	Term	Principal & Interest Repayments		Interest Only Repayments	
			Annual Rate	Comparison Rate	Annual Rate	Comparison Rate
\$10,000	≤90%	1 Year Fixed	4.44%	5.43%	4.64%	5.72%
		2 Year Fixed	5.04%	5.45%	5.24%	5.73%
		3 Year Fixed	5.64%	5.57%	5.84%	5.85%
		4 Year Fixed	6.04%	5.73%	6.24%	5.99%
		5 Year Fixed	6.04%	5.77%	6.24%	6.03%

Mortgage Secured Line of Credit

Investment All-In-One Accounts

Product	Annual Rate
Total Home Loan Package	4.84%
Standard Variable Rate	5.64%

1 The Total Home Loan Package has an annual fee of \$395.

2 Rates are applicable for new loans applied for from 13 September 2021. Rates may differ for existing borrowers.

3 LVR means Loan to Value Ratio. We calculate the LVR when we approve your loan. Your interest rate will not change during the life of the loan as the LVR changes. All LVRs are inclusive of any capitalized LMI.

4 Published interest rates are inclusive of any discounts off the reference rates.

5 Not available for Parent Equity Loans.

6 All Total Home Loan Package Loans revert back to the Standard Total Home Loan Package Variable Investment Rate (P&I or IO).

Borrowers are provided with their alternate interest rate options at expiry of the fixed rate term.

7 IO repayments during the construction phase then P&I repayments.

8 IO repayments for the life of the contracted loan period.

9 Not eligible for construction, parent equity or interest only.

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