

Home Loan Rates

For new lending - Effective 01 November 2018



Loan product	Principal and Interest		
	Interest rate	Comparison rate*	
Variable			
Discount Variable	4.64%	4.69%	
\$150,000+	LVR ¹ <=80%	3.67%	3.72%
	LVR >80%, <=90%	3.77%	3.82%
	LVR >90%, <=95%	3.87%	3.92%
Standard Variable	5.19%	5.34%	
Home Advantage Variable:			
\$150,000 to \$249,999	LVR ¹ <=80%	3.82%	4.20%
	LVR >80%, <=90%	3.92%	4.29%
	LVR >90%, <=95%	4.02%	4.39%
\$250,000 to \$699,999	LVR ¹ <=80%	3.77%	4.15%
	LVR >80%, <=90%	3.87%	4.24%
	LVR >90%, <=95%	3.97%	4.34%
\$700,000 or more	LVR ¹ <=80%	3.72%	4.10%
	LVR >80%, <=90%	3.82%	4.20%
	LVR >90%, <=95%	3.92%	4.29%
Fixed			
Standard Fixed:	1 year fixed	3.89%	5.21%
	2 year fixed	3.79%	5.07%
	3 year fixed	3.85%	4.97%
	5 year fixed	4.39%	5.00%
Home Advantage Fixed:	1 year fixed	3.89%	4.20%
	2 year fixed	3.79%	4.19%
	3 year fixed	3.85%	4.20%
	5 year fixed	4.39%	4.43%

Loan product	Interest rate	Comparison rate*
Line of Credit		
Living Equity	5.56%	N/A
Home Advantage Living Equity		
\$150,000 to \$249,999	5.10%	N/A
\$250,000 to \$699,999	5.05%	N/A
\$700,000 or more	5.00%	N/A
Bridging Finance		
Bridging Loan	5.99%	6.07%

Things you should know

Interest rates are on a per annum basis. Rates are correct as stated and subject to change without notice. Rates shown are for new loans and do not apply to switches or internal refinances.

Home Advantage Variable rates include discounts from the Standard Variable rate. Home Advantage Living Equity rates include discounts from the Living Equity rate. Discounts are based on total lending in the package. Discount Variable LVR rates include discounts from the Discount Variable Loan Rate. Discounts are not available in conjunction with any other interest rate discount or special offer. All fixed rates are fixed for the period stated and revert to the variable rate applying at expiration of the fixed term. Fixed rate loans may be subject to significant break costs, the terms and details of which are specified in your credit contract. Rate Guarantee may be applied.

To approved applicants only. Conditions criteria and fees apply.

Loans introduced by an Alliance group are eligible for a 15bps discount on the Standard Variable rate and Living Equity rate for Owner Occupied and Investment Loans. Alliance groups act as introducer agents to Heritage. Heritage may pay commissions (including GST) to Alliance group of \$330 on each mortgage loan distributed (split loans are considered as one loan and therefore eligible for one payment only) and \$55 for each personal loan disbursed.

¹Loan to Value Ratio (LVR) is the loan amount divided by the value of your security property (determined by Heritage Bank at assessment), multiplied by 100. Owner Occupied loans have a maximum LVR of 95%. Living Equity has a maximum LVR of 85%.

*Home loan comparison rate based on a \$150,000 loan over 25 years. Fixed loan comparison rate applies only for loans with an LVR of 80% or less and a loan amount of \$150,000 to \$249,999.

WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amount might result in a different comparison rate.

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