

Featured Rates	Variable Rates (p.a.) ≤70% LVR	
	Interest Rate	
	Owner Occupier Variable Principal & Interest	3.24%
	Investor Variable Principal & Interest	3.54%
Investor Variable Interest-Only	3.94%	

Owner Occupier	LVR	Up to 80%		Above 80% up to 90%		Above 90%
	Variable Rates (p.a.)	Principal & Interest Interest Rate	Interest-Only Interest Rate	Principal & Interest Interest Rate	Interest-Only Interest Rate	Principal & Interest Interest Rate
	Variable Rates (p.a.)	3.29%	4.80%	4.25%	N/A	4.67%
	Fixed Rates (p.a.)	Principal & Interest Interest Rate	Interest-Only Interest Rate	Principal & Interest Interest Rate	Interest-Only Interest Rate	Principal & Interest Interest Rate
	1 year	5.19%	5.59%	5.29%	N/A	5.49%
	2 years	5.79%	6.29%	5.89%		6.09%
	3 years	6.24%	6.59%	6.34%		6.54%
4 years	6.49%	6.94%	6.59%	6.79%		
5 years	6.59%	7.04%	6.69%	6.89%		

Investor	LVR	Up to 80%		Above 80% up to 90%		Above 90%
	Variable Rates (p.a.)	Principal & Interest Interest Rate	Interest-Only Interest Rate	Principal & Interest Interest Rate	Interest-Only Interest Rate	Principal & Interest Interest Rate
	Variable Rates (p.a.)	3.69%	4.04%	4.67%	4.87%	N/A
	Fixed Rates (p.a.)	Principal & Interest Interest Rate	Interest-Only Interest Rate	Principal & Interest Interest Rate	Interest-Only Interest Rate	Principal & Interest Interest Rate
	1 year	5.29%	5.39%	5.39%	5.49%	N/A
	2 years	5.79%	6.04%	5.89%	6.14%	
	3 years	6.44%	6.54%	6.54%	6.64%	
4 years	6.64%	6.74%	6.74%	6.84%		
5 years	6.74%	6.84%	6.84%	6.94%		

Fees - For full details of fees and charges refer to the Fees and Charges Booklet.	
Fee Type	Fee Amount
Loan Processing Fee (once off)	\$395 per loan. Payable at time of settlement.
Fixed Rate Lock Fee	\$395 per loan. Payable where the Lock Rate option is selected. This option guarantees that the interest rate locked in at the time of application will not change for up to 90 days from the date the application to fix the rate is received. Where it is not selected, the fixed rate at time of settlement will be applied.

Important Information: Interest rates, fees and charges are subject to change. Refer to the Fees and Charges Booklet for full details. Fees and charges are current and may be introduced or varied in accordance with loan terms.

- Loans for Investment Purposes have a maximum LVR of 90%, inclusive of capitalised LMI premium.
- For existing owner occupier interest only loans with an LVR greater than 80%, the rates are equivalent to the interest-only rates in the "up to 80%" column above. Owner occupier interest-only loans with an LVR greater than 80% are not available for new lending.
- For existing Low Doc Loans who wish to fix their rate, the applicable fixed rate will be carded rate plus the Low Doc Loading

Featured Rates	Variable Rates (p.a.) ≤70% LVR	Interest Rate	Comparison Rate
	Owner Occupier Variable Principal & Interest	3.24%	3.27%
	Investor Variable Principal & Interest	3.54%	3.57%
	Investor Variable Interest-Only	3.94%	3.82%

Owner Occupier	LVR	Up to 80%				Above 80% up to 90%				Above 90%	
	Variable Rates (p.a.)	Principal & Interest		Interest-Only		Principal & Interest		Interest-Only		Principal & Interest	
		Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
	Variable Rates (p.a.)	3.29%	3.32%	4.80%	4.31%	4.25%	4.28%	N/A		4.67%	4.70%
Fixed Rates (p.a.)	Principal & Interest		Interest-Only		Principal & Interest		Interest-Only		Principal & Interest		
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	
1 year	5.19%	3.50%	5.59%	3.53%	5.29%	4.38%	N/A		5.49%	4.78%	
2 years	5.79%	3.77%	6.29%	3.85%	5.89%	4.58%	N/A		6.09%	4.97%	
3 years	6.24%	4.10%	6.59%	4.18%	6.34%	4.85%	N/A		6.54%	5.22%	
4 years	6.49%	4.43%	6.94%	4.55%	6.59%	5.11%	N/A		6.79%	5.46%	
5 years	6.59%	4.71%	7.04%	4.86%	6.69%	5.33%	N/A		6.89%	5.66%	

Investor	LVR	Up to 80%				Above 80% up to 90%				Above 90%	
	Variable Rates (p.a.)	Principal & Interest		Interest-Only		Principal & Interest		Interest-Only		Principal & Interest	
		Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
	Variable Rates (p.a.)	3.69%	3.72%	4.04%	3.94%	4.67%	4.70%	4.87%	4.83%	N/A	
Fixed Rates (p.a.)	Principal & Interest		Interest-Only		Principal & Interest		Interest-Only		Principal & Interest		
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	
1 year	5.29%	3.87%	5.39%	3.88%	5.39%	4.77%	5.49%	4.78%	N/A		
2 years	5.79%	4.10%	6.04%	4.14%	5.89%	4.93%	6.14%	4.97%	N/A		
3 years	6.44%	4.46%	6.54%	4.47%	6.54%	5.22%	6.64%	5.23%	N/A		
4 years	6.64%	4.75%	6.74%	4.76%	6.74%	5.44%	6.84%	5.45%	N/A		
5 years	6.74%	5.02%	6.84%	5.02%	6.84%	5.64%	6.94%	5.65%	N/A		

Fees - For full details of fees and charges refer to the Fees and Charges Booklet.

Fee Type	Fee Amount
Loan Processing Fee (once off)	\$395 per loan. Payable at time of settlement.
Fixed Rate Lock Fee	\$395 per loan. Payable where the Lock Rate option is selected. This option guarantees that the interest rate locked in at the time of application will not change for up to 90 days from the date the application to fix the rate is received. Where it is not selected, the fixed rate at time of settlement will be applied.

Important Information: Interest rates, fees and charges are subject to change. Refer to the Fees and Charges Booklet for full details. Fees and charges are current and may be introduced or varied in accordance with loan terms.

- Loans for Investment Purposes have a maximum LVR of 90%, inclusive of capitalised LMI premium.

- For existing Low Doc Loans who wish to fix their rate, the applicable fixed rate will be the carded rate plus the Low Doc Loading

*Comparison rates are based on a secured loan of \$150,000 over a term of 25 years. **WARNING:** This comparison rate applies only to the 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.

Fees and charges apply to all ChoiceLend products. For variable rate Interest-Only loans, comparison rate is based on a 10 year Interest-Only period.