

# Interest Rate Card

New business only Effective for loans formally approved on or after 1 October 2018

## homeLoanHQ Streetwise Owner-Occupied home loan

Rates for Streetwise Owner-Occupied home loan. Principal & Interest repayments.

Variable rates		LVR	Borrower rate	Comparison rate*
Streetwise Owner	From \$250,000 to	≤ 80%	3.79%	3.87%
Occupier Home Loan	\$1,000,000			

Variable rates		LVR	Borrower rate	Comparison rate*
	≥ \$150,000	≤ 80%	3.79%	3.95%
Streetwise Owner Occupier Home Loan	≥ \$200,000	≤ 80%	3.79%	3.91%
	≥ \$225,000	≤ 80%	3.79%	3.90%
	≥ \$250,000	≤ 80%	3.79%	3.89%
	≥ \$275,000	≤ 80%	3.79%	3.88%
	≥ \$300,000	≤ 80%	3.79%	3.87%

Fees & charges		
Valuation & mortgage documentation	\$615	
Account management fee	\$120 per annum	
Discharge fee	\$295	

<sup>\*</sup> The comparison rates are based on a loan for \$300,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate

<sup>!</sup> Maximum LVR is inclusive of LMI or LDF capitalisation.

### homeLoanHQ Streetwise Owner-Occupied home loan

Rates for Streetwise Owner-Occupied home loan. Interest only repayments.

Variable rates		LVR	Borrower rate	Comparison rate*
Streetwise Owner	From \$250,000 to	≤ 80%	4.19%	4.03%
Occupier Home Loan	\$1,000,000			

Variable rates		LVR	Borrower rate	Comparison rate*
	≥ \$150,000	≤ 80%	4.19%	4.12%
Streetwise Owner Home Loan	≥ \$200,000	≤ 80%	4.19%	4.08%
	≥ \$225,000	≤ 80%	4.19%	4.06%
	≥ \$250,000	≤ 80%	4.19%	4.05%
	≥ \$275,000	≤ 80%	4.19%	4.04%
	≥ \$300,000	≤ 80%	4.19%	4.03%

Fees & charges		
Valuation & mortgage documentation	\$615	
Account management fee	\$120 per annum	
Discharge fee	\$295	

<sup>\*</sup> The comparison rates are based on a loan for \$300,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate

<sup>!</sup> Maximum LVR is inclusive of LMI or LDF capitalisation.

#### homeLoanHQ Streetwise Investor home loan

Rates for Streetwise Investor loan. Principal & Interest repayments.

Variable rates		LVR	Borrower rate	Comparison rate*
Streetwise Investor	From \$250,000 to	80%	4.19%	4.27%
Home Loan	\$1,000,000			

Variable rates		LVR	Borrower rate	Comparison rate*
	≥ \$150,000	≤ 80%	4.19%	4.35%
Streetwise Investor home Loan	≥ \$200,000	≤ 80%	4.19%	4.31%
	≥ \$225,000	≤ 80%	4.19%	4.30%
	≥ \$250,000	≤ 80%	4.19%	4.28%
	≥ \$275,000	≤ 80%	4.19%	4.28%
	≥ \$300,000	≤ 80%	4.19%	4.27%

Fees & charges		
Valuation & mortgage documentation	\$615	
Account management fee	\$120 per annum	
Discharge fee	\$295	

<sup>\*</sup> The comparison rates are based on a loan for \$300,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate

<sup>!</sup> Maximum LVR is inclusive of LMI or LDF capitalisation.

### homeLoanHQ Streetwise Investor home loan

Rates for Streetwise Investor loan. Interest only repayments.

Variable rates		LVR	Borrower rate	Comparison rate*
Streetwise Investor	From \$250,000 to	80%	4.59%	4.43%
Home Loan	\$1,000,000			

Variable rates		LVR	Borrower rate	Comparison rate
	≥ \$150,000	≤ 80%	4.59%	4.52%
	≥ \$200,000	≤ 80%	4.59%	4.48%
Streetwise Owner	≥ \$225,000	≤ 80%	4.59%	4.47%
Home Loan	≥ \$250,000	≤ 80%	4.59%	4.45%
	≥ \$275,000	≤ 80%	4.59%	4.44%
	≥ \$300,000	≤ 80%	4.59%	4.43%

Fees & charges			
Valuation & mortgage documentation	\$615		
Account management fee	\$120 per annum		
Discharge fee	\$295		

<sup>\*</sup> The comparison rates are based on a loan for \$300,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate

<sup>!</sup> Maximum LVR is inclusive of LMI or LDF capitalisation.