

Interest at a Glance for Loan Rates



Important Information

All interest rates quoted are annual percentage rates with interest calculated daily and charged monthly and are subject to change.

MyState Financial does not in any way guarantee that it will accept an application or apply any rate that appears in this publication.

Loan applications are subject to MyState Financial's normal Credit Approval Criteria and may also require approval of a Lenders Mortgage Insurer.

Terms and conditions, fees and charges apply.

^Comparison rate is calculated on a loan amount of \$150,000 for a term of 25 years based on monthly repayments. These comparison rates are applicable only to, and are calculated on, the basis that the loan is secured.

#Comparison rate is calculated on a loan amount of \$10,000 for a term of 3 years based on monthly repayments. These comparison rates are applicable only to, and are calculated on, the basis that the loan is unsecured.

##Comparison rate is calculated on a loan amount of \$30,000 for a term of 5 years based on monthly repayments. These comparison rates are applicable only to, and are calculated on, the basis that the loan is secured.

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.

A comparison rate schedule is available at any MyState Financial Branch.

Rates effective for new business 21 June 2010.

Mortgage Loans

| | Annual Percentage Rate per annum | Comparison Rate [^] per annum |
|-------------------------------|----------------------------------|--|
| Essentials Home Loan | 7.00% | 7.07% |
| Standard Variable Home Loan | 7.41% | 7.49% |
| Home Loan Fixed Rate 1 Year | 7.05% | 7.45% |
| Home Loan Fixed Rate 2 Year | 7.55% | 7.51% |
| Home Loan Fixed Rate 3 Year | 7.70% | 7.57% |
| Home Loan Fixed Rate 5 Year | 8.15% | 7.83% |
| Residential Investment Loan | 7.41% | 7.49% |
| Land Loan | 8.73% | 8.81% |
| **First Home Buyer Fixed Rate | 6.30% | 7.37% |

Unsecured Personal Loans

| | Annual Percentage Rate per annum | Comparison Rate [#] per annum |
|------------------------|----------------------------------|--|
| Mortgage Discount Rate | 10.24% | 13.01% |
| General Purpose | 13.99% | 16.74% |

Unsecured Personal Loans – Cars, Campervans and Caravans

| | Annual Percentage Rate per annum | Comparison Rate [#] per annum |
|------------------------|----------------------------------|--|
| New up to 4 years | 11.24% | 14.00% |
| +4 years up to 7 years | 12.49% | 15.24% |

* The Alternative Home Loan rates are only available to existing Alternative Home Loan customers applying for a loan redraw or a loan increase. The Alternative Home Loan is not available for new loans.

** This rate is only available to applicants who qualify for the Australian Government First Home Owner Grant. Immediately following the 12 month fixed rate period, loans will revert to the Standard Variable Home Loan Rate applicable at that time. MyState Financial reserves the right to withdraw or amend this offer at any time.

Secured Personal Loans – Cars, Campervans and Caravans

| | Annual Percentage Rate per annum | Comparison Rate ^{##} per annum |
|------------------------|----------------------------------|---|
| New up to 4 years | 11.24% | 11.99% |
| +4 years up to 7 years | 12.49% | 13.24% |

Overdrafts

| | Annual Percentage Rate per annum |
|-----------------------------|----------------------------------|
| Mortgage Secured | 9.34% |
| Unsecured | 15.50% |
| Mortgage Discount Unsecured | 11.20% |

Line of Credit

| | Annual Percentage Rate per annum |
|--|----------------------------------|
| Cash on Hand (Mortgage Secured) | 7.41% |
| Cash on Hand Investment (Mortgage Secured) | 7.41% |
| Cash on Hand Investment (Unsecured) | 10.24% |

Supported Mortgage Loans

| | Annual Percentage Rate per annum | Comparison Rate [^] per annum |
|-------------------------|----------------------------------|--|
| * Alternative Home Loan | 7.00% | 7.07% |

Applications are subject to approval. Current interest rates are available on application and are subject to change. Terms and conditions apply and are available on application. Fees and Charges also apply as stated in the current Schedule of Fees and Charges for Lending Products and Services and are available on application. Government fees may also apply.

How to contact MyState Financial

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Business Loans

| | Annual Percentage Rate per annum |
|--|----------------------------------|
| Business Mortgage Secured Loans | |
| Minimum Rate | 8.56%* |
| Maximum Rate | 9.56% |
| Secured Business Line of Credit | |
| Minimum Rate | 8.56%* |
| Maximum Rate | 9.56% |
| Business Personal Loans | |
| Minimum Rate | 10.49%* |
| Maximum Rate | 14.24% |

*Rate subject to commercial Credit Approval Criteria

Business Overdrafts

| | Annual Percentage Rate per annum |
|------------------|----------------------------------|
| Secured | 10.04% |
| Unsecured | 12.15% |

Business Loans

| | Residential Security | Non Residential Security |
|----------------|----------------------|--------------------------|
| 1 Year | 8.25% | 8.45% |
| 2 Years | 8.65% | 8.85% |
| 3 Years | 8.60% | 8.80% |

Business Fixed Rate - Interest Only

| | Residential Security | Non Residential Security |
|----------------|----------------------|--------------------------|
| 1 Year | 8.35% | 8.45% |
| 2 Years | 8.75% | 8.85% |
| 3 Years | 8.70% | 8.80% |

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How to contact MyState Financial

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