

Interest Rates for Business Lending

Rates effective for new business
31 March 2020



Business Loans

	Residential Security Annual Percentage Rate from	Non Residential Security Annual Percentage Rate
Variable Rate	3.78%*	5.58%*
1 Year Fixed Rate	4.94%*	6.20%*
2 Year Fixed Rate	4.49%*	6.20%*
3 Year Fixed Rate	4.39%*	6.30%*
4 Year Fixed Rate	N/A	6.71%*
5 Year Fixed Rate	5.34%*	6.75%*

Business Overdrafts

	Annual Percentage Rate
Overdraft Rate	6.99%*

* Customer interest rate margins may also apply to the rates quoted. Full interest rate details are available on application.

Unauthorised Overdrawing

	Annual Percentage Rate
Unarranged borrowing rate [†]	13.95%

[†] Applies where a Savings or Transaction Account is overdrawn at the close of business without prior approval from us. The associated interest is charged to the overdrawn account as 'Overdraft Interest'. Please refer to the Terms and Conditions for Deposit Accounts for further details.

Important Information

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

Customer interest rate margins may also apply to the rates quoted.

MyState Bank does not in any way guarantee that it will accept a loan or overdraft application or apply any rate that appears in this schedule.

'Principal and Interest' and 'Interest Only' repayment options are available on selected MyState Bank Business and Agribusiness Loans.

Full details in relation to MyState Bank's Business and Agribusiness Loans and Overdrafts are available on application.

All loan and overdraft applications are subject to MyState Bank's normal Credit Approval Criteria. Terms and conditions, including fees and charges apply. Government fees may also apply. Full details are available on application.

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Agribusiness Loans

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Variable	3.78%*	5.58%*
1 Year Fixed Rate	4.94%*	6.20%*
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4 Year Fixed Rate	N/A	6.71%*
5 Year Fixed Rate	5.34%*	6.75%*

Agribusiness Overdrafts

	Annual Percentage Rate
Overdraft Rate	6.99%*

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