

# Interest Rates for Household & Personal Lending

Rates effective for new business  
1 December 2018

## Owner Occupied Home Loans - Variable

|                        | Loan to Value Ratio | Annual Percentage Rate | Comparison Rate <sup>^</sup> p.a. | Annual Percentage Rate | Comparison Rate <sup>^</sup> p.a. |
|------------------------|---------------------|------------------------|-----------------------------------|------------------------|-----------------------------------|
|                        |                     | Principal & Interest   |                                   | Interest Only          |                                   |
| Basic Variable*        | <=80%               | 3.88%                  | 3.91%                             | 4.08%                  | 3.93%                             |
|                        | >80%<=90%           | 3.88%                  | 3.91%                             | n/a                    | n/a                               |
|                        | >90%                | 4.39%                  | 4.46%                             | n/a                    | n/a                               |
| Special Residential**+ | <=80%               | 4.08%                  | 4.13%                             | 4.28%                  | 4.15%                             |
|                        | >80%<=90%           | 4.08%                  | 4.15%                             | n/a                    | n/a                               |
|                        | >90%                | 4.59%                  | 4.66%                             | n/a                    | n/a                               |
| Standard Variable+     | <=80%               | 5.32%                  | 5.39%                             | 5.52%                  | 5.41%                             |
|                        | >80%                | 5.32%                  | 5.39%                             | n/a                    | n/a                               |

## Residential Investment Home Loans - Variable

|                         | Loan to Value Ratio | Annual Percentage Rate | Comparison Rate <sup>^</sup> p.a. | Annual Percentage Rate | Comparison Rate <sup>^</sup> p.a. |
|-------------------------|---------------------|------------------------|-----------------------------------|------------------------|-----------------------------------|
|                         |                     | Principal & Interest   |                                   | Interest Only          |                                   |
| Basic Variable*         | <=80%               | 4.08%                  | 4.13%                             | 4.28%                  | 4.15%                             |
|                         | >80% <=90%          | 4.28%                  | 4.35%                             | 4.48%                  | 4.37%                             |
| Special Residential **+ | <=80%               | 4.28%                  | 4.33%                             | 4.48%                  | 4.35%                             |
|                         | >80% <=90%          | 4.48%                  | 4.55%                             | 4.68%                  | 4.57%                             |
| Standard Variable+      | <=80%               | 5.32%                  | 5.39%                             | 5.52%                  | 5.41%                             |
|                         | >80% <=90%          | 5.32%                  | 5.39%                             | 5.52%                  | 5.41%                             |

## Owner Occupied Home Loans - Fixed

|              | Loan to Value Ratio | Annual Percentage Rate | Comparison Rate <sup>^</sup> p.a. | Annual Percentage Rate | Comparison Rate <sup>^</sup> p.a. |
|--------------|---------------------|------------------------|-----------------------------------|------------------------|-----------------------------------|
|              |                     | Principal & Interest   |                                   | Interest Only          |                                   |
| 1 Year Fixed | <=80%               | 3.89%                  | 5.25%                             | 4.09%                  | 5.26%                             |
|              | >80%                | 4.49%                  | 5.31%                             | n/a                    | n/a                               |
| 2 Year Fixed | <=80%               | 3.75%                  | 5.07%                             | 3.95%                  | 5.11%                             |
|              | >80%                | 4.49%                  | 5.23%                             | n/a                    | n/a                               |
| 3 Year Fixed | <=80%               | 3.84%                  | 4.99%                             | 4.04%                  | 5.04%                             |
|              | >80%<=90%           | 3.84%                  | 4.99%                             | n/a                    | n/a                               |
|              | >90%                | 4.59%                  | 5.19%                             | n/a                    | n/a                               |
| 5 Year Fixed | <=80%               | 4.59%                  | 5.08%                             | 4.79%                  | 5.16%                             |
|              | >80%                | 4.79%                  | 5.16%                             | n/a                    | n/a                               |

## Residential Investment Home Loans - Fixed

|              | Loan to Value Ratio | Annual Percentage Rate | Comparison Rate <sup>^</sup> p.a. | Annual Percentage Rate | Comparison Rate <sup>^</sup> p.a. |
|--------------|---------------------|------------------------|-----------------------------------|------------------------|-----------------------------------|
|              |                     | Principal & Interest   |                                   | Interest Only          |                                   |
| 1 Year Fixed | <=80%               | 4.29%                  | 5.29%                             | 4.49%                  | 5.30%                             |
| 2 Year Fixed | <=80%               | 3.99%                  | 5.12%                             | 4.19%                  | 5.18%                             |
| 3 Year Fixed | <=80%               | 4.09%                  | 5.06%                             | 4.29%                  | 5.12%                             |
| 5 Year Fixed | <=80%               | 4.69%                  | 5.12%                             | 4.89%                  | 5.20%                             |

## Line of credit

|  | Annual Percentage Rate |
|--|------------------------|
| Cash on Hand (Mortgage Secured)            | 5.32%                  |
| Cash on Hand Investment (Mortgage Secured) | 5.72%                  |
| Cash on Hand Investment (Unsecured)        | 10.24%                 |

## Overdrafts

|                             | Annual Percentage Rate |
|-----------------------------|------------------------|
| Mortgage Secured            | 7.83%                  |
| Unsecured                   | 15.50%                 |
| Mortgage Discount Unsecured | 11.20%                 |

<sup>+</sup>Offset Account Available.

<sup>\*</sup>Limited time offer available for new lending. We reserve the right to withdraw offer at any time.

138 001

MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL 240896  
Australian Credit Licence Number 240896. A wholly owned subsidiary of  
MyState Limited ABN 26 133 623 962

MyStateBank 

V1.3 - 1218 MSBCOMP007

# Interest Rates for Household & Personal Lending

Rates effective for new business  
1 December 2018

## Secured Personal Loans - Variable Rate Cars, Motorcycles, Boats, Campervans and Caravans

| Age of Vehicle         | Annual Percentage Rate per annum | Comparison Rate## per annum |
|------------------------|----------------------------------|-----------------------------|
| New up to 2 years      | 7.99%                            | 8.96%                       |
| †2 years up to 7 years | 9.49%                            | 10.45%                      |

## Secured Personal Loan - Fixed Rate Cars, Motorcycles, Boats, Campervans and Caravans

| Age of Vehicle        | Annual Percentage Rate per annum | Comparison Rate## per annum |
|-----------------------|----------------------------------|-----------------------------|
| New up to 2 years     | 6.99%                            | 7.62%                       |
| 2 years up to 7 years | 8.49%                            | 9.12%                       |

## Unauthorised Overdrawing

|                             | Annual Percentage Rate per annum |
|-----------------------------|----------------------------------|
| † Unarranged borrowing rate | 15.50%                           |

† Applies where a Personal Savings or Transaction 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. MyState Bank 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 Bank'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. For variable rate interest only loans, a 1 year interest only period has been used in the calculation. For fixed rate interest only loans, the interest only period aligns with the fixed term. 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.

## Unsecured Personal Loan - Variable Rate

|                        | Annual Percentage Rate per annum | Comparison Rate# per annum |
|------------------------|----------------------------------|----------------------------|
| Mortgage Discount Rate | 9.99%                            | 13.44%                     |
| General Purpose        | 12.99%                           | 16.42%                     |

## Unsecured Personal Loan - Fixed Rate

|                        | Annual Percentage Rate per annum | Comparison Rate# per annum |
|------------------------|----------------------------------|----------------------------|
| Mortgage Discount Rate | 8.99%                            | 11.45%                     |
| General Purpose        | 12.99%                           | 15.45%                     |