

# Home Lending Interest Rate Guide Special Offers

Effective Date: 17 September 2019

Home Loan	LVR	Principal and Interest Repayments			Interest Only Repayments		
		Interest Rate	Comparison Rate <sup>#</sup>	Discount (inclusive)	Interest Rate	Comparison Rate <sup>#</sup>	Discount (inclusive)
<b>Personal / Owner Occupied Purpose</b>							
<i>Better Together</i> Back to Basics Variable	≤90%	3.18% p.a.	3.19% p.a.	-1.62% p.a.	3.99% p.a.	3.50% p.a.	-0.98% p.a.
	90% to ≤95%	3.59% p.a.	3.60% p.a.	-1.21% p.a.	n/a		
Home Package Plus Standard Variable	≤90%	3.59% p.a.	3.99% p.a.	-1.79% p.a.	3.99% p.a.	4.10% p.a.	-1.56% p.a.
Home Package Plus Standard Variable First Home Buyers	≤90%	3.59% p.a.	3.60% p.a.	-1.79% p.a.	3.99% p.a.	3.75% p.a.	-1.56% p.a.
	90 to ≤95%				n/a		
Home Package Plus - 5 Year Fixed Rate <sup>^</sup> First Home Buyers	≤90%	3.59% p.a.	3.60% p.a.	-0.15% p.a.	n/a		
	90 to ≤95%						
Home Package Plus - 2 Year Fixed Rate <sup>^</sup>	≤90%	3.09% p.a.	3.90% p.a.	-0.45% p.a.	n/a		
Home Package Plus - 3 Year Fixed Rate <sup>^</sup>		2.99% p.a.	3.84% p.a.	-0.45% p.a.	n/a		
Home Package Plus Access Equity (Line of Credit) <sup>'</sup>		n/a			4.09% p.a.	n/a	-1.96% p.a.
<b>Investment Purpose</b>							
<i>Better Together</i> Back to Basics Variable	≤90%	3.48% p.a.	3.49% p.a.	-1.74% p.a.	3.79% p.a.	3.61% p.a.	-1.85% p.a.
Home Package Plus Standard Variable		3.89% p.a.	4.28% p.a.	-1.96% p.a.	4.09% p.a.	4.32% p.a.	-2.18% p.a.
Home Package Plus - 2 Year Fixed Rate <sup>^</sup>		3.49% p.a.	4.21% p.a.	-0.45% p.a.	3.59% p.a.	4.21% p.a.	-0.45% p.a.
Home Package Plus - 3 Year Fixed Rate <sup>^</sup>		3.49% p.a.	4.18% p.a.	-0.45% p.a.	3.59% p.a.	4.18% p.a.	-0.45% p.a.
Home Package Plus Access Equity (Line of Credit) <sup>'</sup>		n/a			4.09% p.a.	n/a	-1.96% p.a.

## Terms & Conditions

### Special Offers

Are subject to new lending being taken of >= \$150,000. If the special offer is a Fixed Rate, then the \$150,000 must all be Fixed Rate lending. Offers are available until withdrawn, and pre-approvals are excluded.

- *Better Together* Back to Basic Special Offer Personal/Owner Occupied are valid from 17 September 2019 until withdrawn, and Investment are valid from 17 September 2019. An Everyday Basics transaction account will be opened for all new customers that do not already hold a Suncorp Bank transaction account.
- Home Package Plus First Home Buyer Special Offers Personal/Owner Occupied are valid from 19 July 2019 until withdrawn; for new owner-occupied first home buyers who have never previously purchased a property.
- Home Package Plus Access Equity Special Offer valid from 19 July 2019
- Other Home Package Plus Special Offers Personal/Owner Occupied are valid from 2 August 2019, and Investment are valid from 02 August 2019

The Home Package Plus (HPP) Discounts are applied for as long as the home loan remains part of the Home Package Plus. Interest rates and discounts are subject to change without notice. Discount margins may be withdrawn at any time before a contract is entered into. Discounts are applied to the applicable Standard Interest Rate at the day of Settlement.

Loan to Value Ratio (LVR) limits are inclusive of Lenders Mortgage Insurance (LMI) where applicable. A repayment type of interest only is available on loans with an LVR limit ≤ 90%. At the expiry of the interest only period, the rate will convert to the applicable P&I interest rate plus or minus any applicable margins specified in your credit contract.

<sup>^</sup>The standard Fixed Rate offered on the day of settlement of the loan will apply unless the rate is secured by paying a Guaranteed Rate Fee. At expiry of the fixed rate period, the rate will revert to the applicable Standard Variable Interest Rate less any applicable margin discount specified in your credit contract. The Interest Only period on a Fixed Rate must equal the Fixed Rate term.

<sup>#</sup>Each comparison rate is based on \$150,000 over 25 years. WARNING: These comparison rates apply 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. Comparison rates for Interest Only Fixed Rate home loans are based on an initial Interest Only period equal in length to the fixed. Comparison rates for Interest Only Variable home loans are based on an initial 5 year Interest Only period.

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Home Loan	LVR	Principal and Interest Repayments			Interest Only Repayments			
		Interest Rate	Comparison Rate <sup>#</sup>	Discount (inclusive)	Interest Rate	Comparison Rate <sup>#</sup>	Discount (inclusive)	
<b>Home Package Plus Total lending &gt;= \$150,000</b>								
<b>Personal / Owner Occupied Purpose</b>								
Standard Variable	≤80%	4.13% p.a.	4.52% p.a.	-1.25% p.a.	4.30% p.a.	4.55% p.a.	-1.25% p.a.	
	80% to ≤90%	4.23% p.a.	4.62% p.a.	-1.15% p.a.	4.40% p.a.	4.65% p.a.	-1.15% p.a.	
	90% to ≤95%	4.63% p.a.	5.01% p.a.	-0.75% p.a.	n/a			
Access Equity	≤80%	n/a			4.90% p.a.	n/a	-1.15% p.a.	
	80% to ≤90%				5.30% p.a.		-0.75% p.a.	
1 Year Fixed Rate <sup>^</sup>	≤90%	3.49% p.a.	4.55% p.a.	-0.15% p.a.	3.99% p.a.	4.58% p.a.	-0.15% p.a.	
2 Year Fixed Rate <sup>^</sup>		3.39% p.a.	4.46% p.a.		3.99% p.a.	4.56% p.a.		
3 Year Fixed Rate <sup>^</sup>		3.29% p.a.	4.37% p.a.		3.99% p.a.	4.53% p.a.		
5 Year Fixed Rate <sup>^</sup>		3.59% p.a.	4.36% p.a.		3.99% p.a.	4.48% p.a.		
<b>Investment Purpose</b>								
Standard Variable	≤80%	4.70% p.a.	5.08% p.a.	-1.15% p.a.	5.12% p.a.	5.21% p.a.	-1.15% p.a.	
	80% to ≤90%	5.10% p.a.	5.47% p.a.	-0.75% p.a.	5.52% p.a.	5.61% p.a.	-0.75% p.a.	
Access Equity (Line of Credit)	≤80%	n/a			4.90% p.a.	n/a	-1.15% p.a.	
	80% to ≤90%				5.30% p.a.		-0.75% p.a.	
1 Year Fixed Rate <sup>^</sup>	≤90%	3.99% p.a.	5.36% p.a.	-0.15% p.a.	3.99% p.a.	5.35% p.a.	-0.15% p.a.	
2 Year Fixed Rate <sup>^</sup>		3.79% p.a.	5.23% p.a.		3.89% p.a.	5.23% p.a.		
3 Year Fixed Rate <sup>^</sup>		3.79% p.a.	5.12% p.a.		3.89% p.a.	5.13% p.a.		
5 Year Fixed Rate <sup>^</sup>		3.89% p.a.	4.97% p.a.		3.99% p.a.	4.99% p.a.		
<b>Standard home loans Minimum lending &gt;= \$10,000</b>								
<b>Personal/Owner Occupied Purpose</b>								
Back to Basics Variable	≤95% Principal and Interest	4.80% p.a.	4.87% p.a.	n/a	4.97% p.a.	4.87% p.a.	n/a	
Standard Variable		5.38% p.a.	5.57% p.a.		5.55% p.a.	5.60% p.a.		
Access Equity (Line of Credit)		n/a			6.05% p.a.	n/a		
1 Year Fixed Rate <sup>^</sup>	≤90% Interest Only	3.64% p.a.	5.40% p.a.	n/a	4.14% p.a.	5.42% p.a.	n/a	
2 Year Fixed Rate <sup>^</sup>		3.54% p.a.	5.22% p.a.		4.14% p.a.	5.30% p.a.		
3 Year Fixed Rate <sup>^</sup>		3.44% p.a.	5.04% p.a.		4.14% p.a.	5.20% p.a.		
5 Year Fixed Rate <sup>^</sup>		3.74% p.a.	4.88% p.a.		4.14% p.a.	5.03% p.a.		
<b>Investment Purpose</b>								
Back to Basics Variable	≤90%	5.22% p.a.	5.23% p.a.	n/a	5.64% p.a.	5.40% p.a.	n/a	
Standard Variable		5.85% p.a.	6.01% p.a.		6.27% p.a.	6.17% p.a.		
Access Equity (Line of Credit)		n/a			6.05% p.a.	n/a		
1 Year Fixed Rate <sup>^</sup>		4.14% p.a.	5.84% p.a.		4.14% p.a.	5.83% p.a.		
2 Year Fixed Rate <sup>^</sup>		3.94% p.a.	5.64% p.a.		4.04% p.a.	5.66% p.a.		
3 Year Fixed Rate <sup>^</sup>		3.94% p.a.	5.48% p.a.		4.04% p.a.	5.52% p.a.		
5 Year Fixed Rate <sup>^</sup>	4.04% p.a.	5.25% p.a.	4.14% p.a.	5.30% p.a.				
Annual Interest in Advance - 1 Year Fixed Rate	≤80%	n/a			3.99% p.a.	5.84% p.a.	n/a	
Annual Interest in Advance - 3 Year Fixed Rate					3.89% p.a.	5.52% p.a.		
Annual Interest in Advance - 5 Year Fixed Rate					3.99% p.a.	5.32% p.a.		

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