

Home Loan Rates

For loan switches, refixes and products withdrawn from sale Effective 20 August 2018



| Loan product | Owner-Occupied Loan Rates | |
|---------------------------------------|---------------------------|------------------|
| | Interest rate | Comparison rate* |
| Current home loans | | |
| Discount Variable | 4.64% | 4.69% |
| Standard Variable | 5.19% | 5.34% |
| Home Advantage Variable | 4.73% | 5.09% |
| Standard Fixed | | |
| 1 year fixed | 3.89% | 5.12% |
| 2 year fixed | 3.79% | 4.98% |
| 3 year fixed | 3.85% | 4.88% |
| 5 year fixed | 4.39% | 4.91% |
| Home Advantage Fixed | | |
| 1 year fixed | 3.89% | 5.01% |
| 2 year fixed | 3.79% | 4.92% |
| 3 year fixed | 3.85% | 4.86% |
| 5 year fixed | 4.39% | 4.95% |
| Living Equity | 5.56% | N/A |
| Home Advantage Living Equity | 5.18% | N/A |
| Home loans withdrawn from sale | | |
| Professional Package Variable | 4.73% | 5.04% |
| Professional Package Fixed | | |
| 1 year fixed | 3.89% | 4.96% |
| 2 year fixed | 3.79% | 4.87% |
| 3 year fixed | 3.85% | 4.81% |
| 5 year fixed | 4.39% | 4.90% |
| Professional Package Living Equity | 5.18% | N/A |

Things you should know

Interest rates are on a per annum basis. Rates and discounts are correct as stated and subject to change without notice. Discounts are not available in conjunction with any other interest rate discount or special offer. All fixed rates are fixed for the period stated and revert to the variable rate applying at expiration of the fixed term. To approved applicants only. Conditions, criteria and fees apply.

Home Advantage Variable rates include discounts shown from the Standard Variable rate. Home Advantage Living Equity rates include discounts from the Living Equity rate.

*Based on a \$150,000 loan over 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.

Loans introduced by an Alliance group are eligible for a 15bps discount on the Standard Variable rate and Living Equity rate for Owner Occupied and Investment Loans. Alliance groups act as introducer agents to Heritage. Heritage may pay commissions (including GST) to Alliance groups of \$330 on each mortgage loan distributed (split loans are considered as one loan and therefore eligible for one payment only) and \$55 for each personal loan disbursed.

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