

Interest Rates

Home Loans

Simple Home Loan

Loan Type	LVR* < 60%		LVR* > 60% to 70%		LVR* > 70%	
	Interest Rate (p.a.)	Comparison Rate (p.a.) ¹	Interest Rate (p.a.)	Comparison Rate (p.a.) ¹	Interest Rate (p.a.)	Comparison Rate (p.a.) ¹
Owner Occupied – Principal & Interest	5.49%	5.49%	5.59%	5.59%	5.69%	5.69%
Owner Occupied – (Interest Only)	5.69%	5.69%	5.79%	5.79%	5.89%	5.89%
Investment – Principal and Interest	5.74%	5.77%	5.84%	5.87%	5.94%	5.97%
Investment – (Interest Only)	5.94%	5.97%	6.04%	6.07%	6.14%	6.17%

*LVR or Loan to Value Ratio is the amount of the mortgage as a percentage of the value of the property. A property purchased with a 30% deposit therefore has a mortgage LVR of 70%.

The Complete Package

Loan Type	LVR* < 60%		LVR* > 60% to 70%		LVR* > 70%	
	Interest Rate (p.a.)	Comparison Rate (p.a.) ¹	Interest Rate (p.a.)	Comparison Rate (p.a.) ¹	Interest Rate (p.a.)	Comparison Rate (p.a.) ¹
Owner Occupied – Principal & Interest	5.64%	6.00%	5.69%	6.05%	5.74%	6.09%
Owner Occupied – (Interest Only)	5.84%	6.19%	5.89%	6.24%	5.94%	6.29%
Investment – Principal and Interest	5.89%	6.27%	5.94%	6.32%	5.99 %	6.37%
Investment – (Interest Only)	6.09%	6.47%	6.14%	6.52%	6.19%	6.57%

*LVR or Loan to Value Ratio is the amount of the mortgage as a percentage of the value of the property. A property purchased with a 30% deposit therefore has a mortgage LVR of 70%.

BeGreen Loans

	Interest Rate (p.a.)	Comparison Rate (p.a.) ²
Borrowers with a First Option mortgage	5.99%	6.23%
Borrowers without a First Option mortgage	7.99%	8.24%

Credit Cards

	Purchase Rate (p.a.)	Cash Advance Rate (p.a.)	Interest Free Period
Low-Rate Credit Card	10.49%	17.99%	Up to 45 Days on Purchases

Personal Loans

	Interest Rate (p.a.)	Comparison Rate (p.a.) ²
Overdraft	13.99%	N/A
Personal Loan	13.99%	14.25%
VIP Personal Loan – Members with First Option mortgage	7.99%	8.24%

Car Loans

	Interest Rate (p.a.)	Comparison Rate (p.a.) ²
New Cars	10.99%	11.25%
Used Cars (up to 7 years old)	10.99%	11.25%

Business Mortgage Loans

	LVR up to 80%	
	Interest Rate (p.a.)	Comparison Rate (p.a.) ¹
Business Mortgage - Principal and Interest*	7.74%	7.79%
Business Mortgage – Interest Only*	7.94%	7.99%

*Residential Security Required

Business Car Loans

	Interest Rate (p.a.)	Comparison Rate (p.a.) ²
New Cars	11.99%	12.25%
Used Cars up to 7 years old	11.99%	12.25%

This information is provided by First Option Bank Ltd. ABN 95 087 650 735, Australian Credit Licence 236 509 and does not consider your objectives, financial situation or needs. You should consider whether it is appropriate for you. Lending criteria, fees and T&Cs apply

Things you should know:

- LVR stands for Loan to Value Ratio. It is the percentage of money you borrow for a home loan compared to the value of the property. For example, if you apply for a loan of \$400,000, which will be secured by a property valued at \$500,000, your LVR is 80%
- All applications are subject to a credit assessment. All applicable terms and conditions will be included in our loan offer.
- Additional fees and charges may be payable all relevant details will be included in our formal loan offer.
- Information and interest rates are current as at the date of publication and are subject to change.

Comparison rate: 1. The Mortgage Comparison Rate is based on a standard secured loan of \$150,000 for a term of 25 years. 2. The BeGreen, personal and car loans comparison rates are calculated on a loan amount of \$30,000 over a term of 5 years. Additional fees and charges may be applicable. **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. The above products are provided by First Option Bank Ltd. ABN 95 087 650 735, Australian Credit Licence 236 509.

Terms, conditions, fees, and charges apply and can be obtained from First Option Bank.