

OWNER OCCUPIER HOME LOANS
Variable Rates

Product	LVR	Interest Rate	Comparison Rate ¹
BOS Basic Home Loan ² (P&I)	Up to 50%	5.79% p.a.	5.83% p.a.
	>50% to 60%	5.79% p.a.	5.83% p.a.
	>60% to 70%	5.79% p.a.	5.83% p.a.
	>70% to 80%	5.79% p.a.	5.83% p.a.
	>80% to 90% ⁴	6.04% p.a.	6.08% p.a.
	>90% to 95% ⁴	6.59% p.a.	6.63% p.a.
	>80% to 90% ⁴ (LMI waived for select professionals)	6.49% p.a.	6.53% p.a.
BOS Basic Home Loan ² (IO)	Up to 50%	6.29% p.a.	5.85% p.a.
	>50% to 60%	6.29% p.a.	5.85% p.a.
	>60% to 70%	6.44% p.a.	5.89% p.a.
Expect More Home Loan ² (P&I)	Up to 50%	5.99% p.a.	6.14% p.a.
	>50% to 60%	5.99% p.a.	6.14% p.a.
	>60% to 70%	5.99% p.a.	6.14% p.a.
	>70% to 80%	5.99% p.a.	6.14% p.a.
	>80% to 90% ⁴ (with LMI)	6.19% p.a.	6.34% p.a.
	>90% to 95% ⁴ (with LMI)	6.74% p.a.	6.89% p.a.
	>80% to 90% ⁴ (LMI waived for select professionals)	6.54% p.a.	6.87% p.a.
Expect More Home Loan ² (IO)	Up to 50%	6.49% p.a.	6.19% p.a.
	>50% to 60%	6.49% p.a.	6.19% p.a.
	>60% to 70%	6.64% p.a.	6.21% p.a.
Home Equity Maximiser (IO)	Up to 80%	8.84% p.a. ³	N/A

OWNER OCCUPIER - EXPECT MORE HOME LOAN (P&I)
Fixed Rates

Term	LVR	Interest Rate	Comparison Rate ¹
1 year fixed	Up to 80%	6.99% p.a.	6.13% p.a.
2 years fixed	Up to 80%	6.99% p.a.	6.23% p.a.
3 years fixed	Up to 80%		POA ⁵
5 years fixed	Up to 80%		POA ⁵

¹ The comparison rate is based on a secured loan of \$150K over a term of 25 years. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. For variable interest only loans, comparison rates are based on an initial 1 year Interest Only period. All fixed comparison rates are calculated on the basis they roll to the variable Expect More Home Loan rate at the end of the fixed rate period. Fixed rate interest only loans are calculated as interest only for the duration of the fixed term reverting to principal and interest for the rest of the loan term.

² The advertised interest rates are only available to new loans and excludes bridging loans, construction loans, internal refinances or switches for existing loans with Bank of Sydney. The advertised rates include a discount off our standard variable rate for owner occupied or investment home loans. Talk to your lender for more information. Interest rates are subject to change without notice.

³ The Rate of 8.84% p.a. (2.56% discount off the Standard Variable Rate of 11.40% p.a.).

⁴ Lenders Mortgage Insurance (LMI) may apply for LVRs over 80%. Lending terms and conditions apply. LMI is not included in calculations for Comparison Rates.

⁵ The advertised fixed-rate loans and comparison rates for 3 or 5 years will be provided upon application. Please note that these rates are available only for loans with a minimum balance of \$1 million and are subject to approval based on eligibility criteria from Bank of Sydney.

Interest rates and offers as stated are subject to change at any time, which can occur prior to the settlement of your loan. All applications subject to meeting lending criteria and Bank of Sydney approval. Terms and Conditions and Fees & Charges apply - available from any branch, at banksyd.com.au or by calling 13 95 00.

INVESTMENT HOME LOANS			
Variable Rates			
Product	LVR	Interest Rate	Comparison Rate ¹
BOS Basic Home Loan ² (P&I)	Up to 50%	6.04% p.a.	6.08% p.a.
	>50% to 60%	6.04% p.a.	6.08% p.a.
	>60% to 70%	6.19% p.a.	6.23% p.a.
	>70% to 80%	6.19% p.a.	6.23% p.a.
	>80% to 90% ⁴ (with LMI)	6.49% p.a.	6.43% p.a.
	>80% to 90% ⁴ (LMI waived for select professionals)	6.99% p.a.	7.03% p.a.
BOS Basic Home Loan ² (IO)	Up to 50%	6.29% p.a.	6.10% p.a.
	>50% to 60%	6.29% p.a.	6.10% p.a.
	>60% to 70%	6.29% p.a.	6.24% p.a.
	>70% to 80%	6.29% p.a.	6.24% p.a.
Expect More Home Loan ² (P&I)	Up to 50%	6.24% p.a.	6.38% p.a.
	>50% to 60%	6.24% p.a.	6.38% p.a.
	>60% to 70%	6.44% p.a.	6.59% p.a.
	>70% to 80%	6.44% p.a.	6.59% p.a.
	>80% to 90% ⁴ (with LMI)	6.74% p.a.	6.89% p.a.
	>80% to 90% ⁴ (LMI waived for select professionals)	7.29% p.a.	7.43% p.a.
Expect More Home Loan ² (IO)	Up to 50%	6.49% p.a.	6.41% p.a.
	>50% to 60%	6.49% p.a.	6.41% p.a.
	>60% to 70%	6.64% p.a.	6.61% p.a.
	>70% to 80%	6.64% p.a.	6.61% p.a.
Home Equity Maximiser (IO)	Up to 80%	9.21% p.a. ³	N/A

EXPECT MORE INVESTMENT HOME LOAN			
Fixed Rates			
Term	LVR	Interest Rate (IO)	Comparison Rate ¹ (IO)
1 year fixed	Up to 80%	7.19% p.a.	6.15% p.a.
2 years fixed	Up to 80%	7.19% p.a.	6.27% p.a.
3 years fixed	Up to 80%		POA ⁵
5 years fixed	Up to 80%		POA ⁵
Term	LVR	Interest Rate (P&I)	Comparison Rate ¹ (P&I)
1 year fixed	Up to 80%	7.09% p.a.	6.14% p.a.
2 year fixed	Up to 80%	7.09% p.a.	6.26% p.a.
3 year fixed	Up to 80%		POA ⁵
5 year fixed	Up to 80%		POA ⁵

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