

OWNER OCCUPIER Variable Rates (P&I only)

Product	LVR	Interest Rate	Comparison Rate ¹
BOSBasic ²	70%	2.84% p.a.	2.89% p.a.
Expect More Home Loan ³	<=70%	2.94% p.a.	2.96% p.a.
	>70%<=80%	2.94% p.a.	3.37% p.a.
	>80%<=90% (incl. LMI)	3.30% p.a.	3.72% p.a.
Home Equity Maximiser (IO)	70%	4.84% p.a. ⁴	N/A

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

Term	LVR	Interest Rate	Comparison Rate ¹
1 year fixed	<=70%	2.79% p.a.	2.95% p.a.
	>70%<=90% (incl. LMI)	2.79% p.a.	3.36% p.a.
2 years fixed	<=70%	2.79% p.a.	2.93% p.a.
	>70%<=90% (incl. LMI)	2.79% p.a.	3.34% p.a.
3 years fixed	<=70%	2.79% p.a.	2.92% p.a.
	>70%<=90% (incl. LMI)	2.79% p.a.	3.33% p.a.
5 years fixed	<=70%	2.99% p.a.	2.98% p.a.
	>70%<=90% (incl. LMI)	2.99% p.a.	3.39% p.a.

INVESTMENT Variable Rates

Product	LVR	Interest Rate	Comparison Rate
BOSBasic ² (P&I)	70%	3.20% p.a.	3.25% p.a. ¹
BOSBasic ² (IO)	70%	3.40% p.a.	3.27% p.a. ⁵
Expect More Home Loan (P&I)	<=80%	3.50% p.a.	3.91% p.a. ¹
	>80%<=90% (incl. LMI)	4.30% p.a.	4.70% p.a. ¹
Expect More Home Loan (IO)	<=80%	3.60% p.a.	3.92% p.a. ⁵

INVESTMENT EXPECT MORE HOME LOAN Fixed Rates

Term	LVR	Interest Rate (IO)	Comparison Rate ¹ (IO)
1 year fixed	<=80%	3.35% p.a.	3.90% p.a.
2 years fixed	<=80%	3.35% p.a.	3.89% p.a.
3 years fixed	<=80%	3.35% p.a.	3.88% p.a.
5 years fixed	<=80%	3.65% p.a.	3.97% p.a.
Term	LVR	Interest Rate (P&I)	Comparison Rate ¹ (P&I)
1 year fixed	<=90% (incl. LMI)	3.15% p.a.	3.88% p.a.
2 year fixed	<=90% (incl. LMI)	3.15% p.a.	3.85% p.a.
3 year fixed	<=90% (incl. LMI)	3.15% p.a.	3.83% p.a.
5 year fixed	<=90% (incl. LMI)	3.35% p.a.	3.85% p.a.

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. 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 BOSBasic Home Loan applies for new loans and/or refinances for loan amounts from \$250,000 and above. Pre-requisites: Metro postcodes only (excluding NT, WA & TAS) and min 1 year in the same line of employment.

³ Expect More Home Loan Package applies for new Principal and Interest loans and/or refinances for Owner Occupied or Investment home loan applications. Pre-requisites - Metro postcodes only (excluding NT, WA & TAS).

⁴ The Rate of 4.84% p.a. (2.56% discount off the Standard Variable Rate of 7.40% p.a.).

⁵ The comparison rate is based on a secured loan of \$150K 1 year Interest Only, 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.

Rates and Offer are subject to change at any time. 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.

EXPECT MORE HOME LOAN - Owner Occupied

Repayment Type	LVR	Interest Rate	Comparison Rate*
Principal and Interest	≤80%	2.29% p.a.	2.31% p.a.

EXPECT MORE HOME LOAN - Investment

Repayment Type	LVR	Interest Rate	Comparison Rate*
Principal and Interest	≤80%	2.59% p.a.	2.61% p.a.
Interest Only	≤80%	1 year IO	2.61% p.a.
		2 years IO	2.61% p.a.
		3 years IO	2.61% p.a.

***Comparison rate** is calculated on a loan amount of \$150,000 for a term of 25 years based on monthly repayments. You should consider whether the loan is suitable for you. **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.

Home Loan Special Offer Terms and Conditions: The Special Offer is only available to new Expect More Home Loans (Owner Occupied), and excludes internal refinances or switches for existing loans with Bank of Sydney. The Special Offer is available for LVRs up to 80%, interest rates are subject to change. Minimum loan amount of \$250,000. Annual Package Fee of \$395.00 waived for the life of the loan applicable only for new variable rate loans that satisfy LVR and loan amount Special Offer conditions. Standard lending criteria, fees and charges apply. Special Offer may be varied or terminated by BOS at any time. Offer current as at 07/05/2021 and available to applications received by 31 July 2021 and settled by 31 October 2021.

Investment Home Loan Special Offer Terms and Conditions: The Special Offer is only available to new borrowers applying for Expect More Investment Home Loans and excludes internal refinances or switches for existing loans with Bank of Sydney. The Special Offer applies a discount off of the Expect More Investment Home Loan for LVRs up to 80%, interest rates are subject to change. Minimum loan amount of \$250,000. Annual Package Fee of \$395.00 waived for the life of the loan applicable only for new variable rate loans that satisfy LVR and loan amount Special Offer conditions. Interest Only Special Offer loans revert to the special offer Expect More Investment Home Loan P&I variable rate at the end of interest only period. Interest Only Special Offer rates are available for a maximum term of three years. Standard lending criteria, fees and charges apply. Special Offer may be varied or terminated by BOS at any time. Offer current as at 07/05/2021 and available to applications received by 31 July 2021 and settled by 31 October 2021.

The rate sheet is an important document. It provides you with information about the current interest rates that apply for financial products of Bank of Sydney. These interest rates are subject to change and are quoted on a per annum basis. Please consider this as well as the other documents which make up the Product Disclosure Statement (PDS) before deciding on any product, as the advice is general and does not take into account your specific needs. Rates and Offer are subject to change at any time. 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.