

Comparison Rate Schedule

17 November 2023

CHIEF EXECUTIVE OFFICER (HOUSING) LOANS

| | HomeBuild Access Subsidised Interest Rate Loan* | HomeBuild Access 17.5% Low Deposit Loan | HomeBuild Access Off the Plan Deposit Loan |
|----------------------------------|---|--|---|
| Annual Percentage Rate (p.a.) | 6.95% | 8.76% | 8.76% |
| Amount | Term | Comparison Rate (per annum) | |
| \$20,000 for a term of 4 years | | 7.30% | 8.76% |
| \$25,000 for a term of 5 years | | 7.12% | 8.76% |
| \$30,000 for a term of 5 years | | 7.09% | 8.76% |
| \$50,000 for a term of 7 years | | 7.15% | 8.76% |
| \$70,000 for a term of 25 years | | 7.96% | - |
| \$100,000 for a term of 25 years | | 7.96% | - |
| \$130,000 for a term of 25 years | | 7.96% | - |
| \$150,000 for a term of 25 years | | 7.96% | - |
| \$200,000 for a term of 25 years | | 7.95% | - |
| \$225,000 for a term of 25 years | | 7.95% | - |
| \$250,000 for a term of 25 years | | 7.95% | - |
| \$275,000 for a term of 30 years | | 8.02% | - |
| \$300,000 for a term of 30 years | | 8.02% | - |

All rates are applicable for secured loans.

* Subsidised Interest Rate margin of 1.85% per annum for first five years of loan term. Terms and conditions apply.

Warning: This Comparison Rate applies 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 saving such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan

Chief Executive Officer (Housing)