

Loan Interest Rates – Accredited Brokers & Third Party Introdurers

effective for loans approved from 22 December 2011

	New Loan Amount	Annual Percentage Rate	Lending Reference Rate	Current Discount*	Comparison Rate~
‘AUSTRALIAN HOME’ PACKAGE					
Initial qualifying amount for Package is \$150,000 in new or additional loans. *Current Discount amounts are variable. Discount amount will apply regardless of outstanding package loan balance - unless varied by Wide Bay. An Annual Package Fee applies. #Discount Fixed Rates revert to the equivalent tier of the Discount Variable rate upon expiry of the fixed term – unless refixed. Lending Reference Rates are applicable if the Package is cancelled e.g. non-payment of the Package Fee. Refer to the Australian Home Package ‘Schedule of Benefits’ & ‘Terms & Conditions’ for full details.					
Australian Home Loan (L11)					
Discount Variable	\$150,000 - \$249,999.99	6.87%	7.32%	- 0.45%	6.89%
	\$250,000 - \$499,999.99	6.82%		- 0.50%	6.85%
	\$500,000 or more	6.72%		- 0.60%	6.75%
Discount Fixed – 1 Year#	\$150,000 - \$249,999.99	6.44%	6.54%	- 0.10%	6.85%
	\$250,000 - \$499,999.99				6.81%
	\$500,000 or more				6.72%
Discount Fixed – 2 Year#	\$150,000 - \$249,999.99	6.54%	6.64%	- 0.10%	6.83%
	\$250,000 - \$499,999.99				6.79%
	\$500,000 or more				6.71%
Discount Fixed – 3 Year#	\$150,000 - \$249,999.99	6.55%	6.65%	- 0.10%	6.80%
	\$250,000 - \$499,999.99				6.77%
	\$500,000 or more				6.70%
Freedom Line of Credit (L15)					
Discount Variable	\$150,000 - \$249,999.99	7.37%	7.62%	- 0.25%	n/a
	\$250,000 - \$499,999.99	7.32%		- 0.30%	n/a
	\$500,000 or more	7.22%		- 0.40%	n/a
‘STANDARD’ RATES					
Available for new & additional loans. ^Introductory Variable & Standard Fixed Rates revert to the Standard Variable rate upon expiry of the introductory/fixed term.					
Australian Home Loan (L11)					
Introductory Variable^		6.82%	7.32%	- 0.50% for first 12mths	7.46%
Standard – 1 Year Fixed^		6.54%	-	-	7.43%
Standard – 2 Year Fixed^		6.64%	-	-	7.37%
Standard – 3 Year Fixed^		6.65%	-	-	7.31%
Freedom Line of Credit (L15)					
Standard Variable		7.62%	-	-	n/a

Wide Bay Australia Ltd (WBA) ABN 40 087 652 060 (Australian Financial Services & Australian Credit Licence No: 239686) is the credit issuer. These loans are only available through accredited brokers & third party introducers. Interest rates are shown on a per annum (p.a.) basis. ~Comparison rates based on secured loan of \$150,000 over 25 years unless otherwise indicated. **WARNING: This comparison rate applies only to the examples given. Different amounts & terms will result in different comparison rates. Costs such as redraw fees or early repayment fees & cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. This is not an offer to lend - all loans are subject to credit assessment criteria, terms & conditions and fees & charges - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide available at our branches or www.widebayaust.com.au For interest rates on specialised loan products and loan products no longer available to new applicants - please contact us.**