

# Loan Interest Rates – ‘Professional Australian’ Package

effective for loans approved from 22 December 2011

	<b>New Loan Amount</b>	<b>Annual Percentage Rate</b>	<b>Lending Reference Rate**</b>	<b>Current Discount*</b>	<b>Comparison Rate~</b>
<b>‘PROFESSIONAL AUSTRALIAN’ PACKAGE</b>					
Initial qualifying amount for Package is \$100,000 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 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 Professional Australian Package ‘Schedule of Benefits’ & ‘Terms & Conditions’ for full details.					
<b>Professional Australian Home Loan (L12)</b>					
<b>Discount Variable</b>	\$100,000 or more	<b>6.70%</b>	7.32%	- 0.62%	<b>6.73%</b>
<b>Discount Fixed – 1 Year#</b>	\$100,000 or more	<b>6.44%</b>	6.54%	-0.10	<b>6.70%</b>
<b>Discount Fixed – 2 Year#</b>	\$100,000 or more	<b>6.54%</b>	6.64%	-0.10	<b>6.69%</b>
<b>Discount Fixed – 3 Year#</b>	\$100,000 or more	<b>6.55%</b>	6.65%	-0.10	<b>6.68%</b>
<b>Professional Australian Line of Credit (L16)</b>					
<b>Package Variable</b>		<b>7.22%</b>	7.62%	- 0.40%	<b>n/a</b>

Professional Australian Home Loan is only available as part of the Professional Australian Package and is subject to the qualifying and ongoing terms and conditions of that Package. The Package is available to natural persons or discretionary family trusts - where at least one of the individual applicants or trustees is an eligible individual - business entities and other trusts are not eligible.

This loan is only available through the Wide Bay Australia branch network and is not available to applicants introduced by third parties where Wide Bay has paid brokerage or commission.

\*\*The Lending Reference Rate for the Professional Australian Home Loan (L12) Package Variable Rate is the Wide Bay Home Loan (L1) Pre-March 2011 Standard Variable rate. The reference rate for the Professional Australian Home Loan (L12) Fixed Rates are the Wide Bay Home Loan (L1) Standard Fixed Rates. The reference rate for the Professional Australian Line of Credit (L16) is the Freedom Line (L15) Standard Variable rate.

~Comparison rates based on secured loan of \$150,000 over 25 years. WARNING: This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

All loans subject to Wide Bay Australia Ltd (Australian Financial Services Licence & Australian Credit Licence No. 239686) credit criteria - fees and charges apply - details on application.