

Standard Variable Reference Rates – Existing Loans

Home Loans

Wide Bay Home Loan (L1) – Pre-March 2011 (no monthly Account Fee)	7.32% p.a.	<i>effective 22/12/2011</i>
– with monthly Account Fee	7.25% p.a.	<i>effective 22/12/2011</i>
Australian Home Loan (L11)^	7.32% p.a.	<i>effective 22/12/2011</i>
Equity Home Loan (L2) – Pre-March 2011 (no monthly Account Fee)	7.32% p.a.	<i>effective 22/12/2011</i>
– with monthly Account Fee	7.25% p.a.	<i>effective 22/12/2011</i>
Professional Australian Home Loan (L12)	6.70% p.a.	<i>effective 22/12/2011</i>
Nationwide Home Loan (L3)^	7.62% p.a.	<i>effective 22/12/2011</i>
New Lend Home Loan (L4)^	7.52% p.a.	<i>effective 22/12/2011</i>
'Builder Pays Deposit' Home Loan (L7)*	7.57% p.a.	<i>effective 22/12/2011</i>
Simple Variable Loan (L50)*	7.52% p.a.	<i>effective 22/12/2011</i>
"You Beaut" Package (L51)*	6.67% p.a.	<i>effective 22/12/2011</i>
All Purpose Loan (L52)*	7.32% p.a.	<i>effective 22/12/2011</i>
Essential Plus Loan (L53)*	6.72% p.a.	<i>effective 22/12/2011</i>
Basic Variable Loan (L54)*	7.27% p.a.	<i>effective 22/12/2011</i>
Loyalty Variable Loan (L55)*	6.97% p.a.	<i>effective 22/12/2011</i>
Broker Advantage Loan (L56)*	6.87% p.a.	<i>effective 22/12/2011</i>
"Wealth Power" Package (L57)*	7.37% p.a.	<i>effective 22/12/2011</i>

Lines of Credit

Freedom Line (S15)	7.62% p.a.	<i>effective 22/12/2011</i>
Professional Australian Access Account (S16)	7.22% p.a.	<i>effective 22/12/2011</i>
Flexiloan Access Account (S5)^	7.47% p.a.	<i>effective 22/12/2011</i>
Basic Advantage Line (L28)*	13.27% p.a.	<i>effective 22/12/2011</i>
Advantage Line (L38)*	13.27% p.a.	<i>effective 22/12/2011</i>
MPBS Personal Loan (L60)*	12.32% p.a.	<i>effective 22/12/2011</i>

Business Finance

Business Solution Loan (L6)	9.45% p.a.	<i>effective 03/11/2011</i>
Business Freedom Overdraft (S26)	10.10% p.a.	<i>effective 03/11/2011</i>
Business Mortgage Loan (L61)*	8.27% p.a.	<i>effective 22/12/2011</i>
Business Property Loan (L62)*	8.82% p.a.	<i>effective 03/11/2011</i>
Line of Equity (L90)*	7.67% p.a.	<i>effective 22/12/2011</i>

*These loan products are no longer available to new applicants.

^These loan products are not available through Wide Bay Australia's retail network.

This is not an advertisement and is not a Comparison Rate Schedule - information is provided for existing customer reference only.