

Effective 8 August 2016

Home Loan Interest Rates - New Customers

| | Owner Occupier Loans | | Investor Loans | |
|---|--------------------------------|-----------------------|------------------------------|-----------------------|
| | Annual Percentage Rate (%pa) | Comparison Rate (%pa) | Annual Percentage Rate (%pa) | Comparison Rate (%pa) |
| | LVR 90% or less ^{1 2} | | LVR 90% or less ¹ | |
| Variable Rate Loans | | | | |
| Special Rate Home Loan | 3.89% | 3.90% | 4.34% | 4.35% |
| Discounted Home Loan | 4.09% | 4.10% | 4.54% | 4.55% |
| Standard Home Loan | 4.75% | 4.76% | 4.95% | 4.96% |
| Fixed Rate Home Loans ³ | | | | |
| 1 Year | 3.99% | 4.09% | 4.34% | 4.53% |
| 2 Years | 3.99% | 4.08% | 4.34% | 4.51% |
| 3 Years | 3.99% | 4.07% | 4.34% | 4.49% |
| 4 Years | 4.39% | 4.20% | 4.74% | 4.62% |
| 5 Years | 4.49% | 4.26% | 4.89% | 4.69% |

¹ Loans > 80% LVR require Lenders Mortgage Insurance

² Contact Goldfields Money for rates on loans greater than 90% LVR

³ Reverts to Variable Discounted Home Loan Rate at end of fixed period

WARNING: Home loan comparison rates are based on a loan of \$150,000 over a term of 25 years, based on monthly repayments

Business Loan Interest Rates (commencing from)

| | Annual Percentage Rate (%pa) |
|--|------------------------------------|
| Business Loan - residential property secured | 4.75% |
| Business Loan - commercial property secured | 5.99% |
| SMSF Business Property Loan | Contact Goldfields Money for rates |

Personal & Car Loan Interest Rates (commencing from)

| | Annual Percentage Rate (%pa) | Comparison Rate (%pa) |
|-----------------------------------|------------------------------|-----------------------|
| Car Loans - up to 2 years old | 5.99% | 6.62% |
| Car Loans - 2 to 5 years | 7.49% | 8.13% |
| Personal Loans - Mortgage Secured | 5.50% | 6.13% |
| Personal Loans - Other security | 10.30% | 10.96% |
| Personal Loans - Unsecured | 12.99% | 13.66% |

WARNING: The comparison rate for Goldfields Money personal loans and car loans is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These comparison rates are accurate only for the examples given, when monthly repayments are made. Different terms, fees or other loan amounts might result in a different comparison rate.



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ABN 63 087 651 849 | AFSL/ACL 246884

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| Everyday & Savings Interest Rates | | | | |
|-----------------------------------|--|--|---------------------|-----------------------------|
| | Tier | Interest Rates | Interest Calculated | Interest Credited |
| General Savings Account (S1) | \$25,000+ \$10,000 - \$24,999 \$5,000 - \$9,999 \$0 - \$4,999 | 0.05% pa 0.04% pa 0.02% pa 0.01% pa | Daily balance | Annually, last day of month |
| Cash Management Account (S3) | \$500,000+ \$100,000 - \$499,999 \$25,000 - \$99,999 \$4,000 - \$24,999 | 1.50% pa 0.50% pa 0.25% pa 0.10% pa | Daily balance | Last day of every month |
| Advantage Access Account (S4) | \$1,000+ | 0.10% pa | Daily Balance | Last day of every month |
| Redipay Access Account (S5) | \$500+ \$0 - \$499 | 0.05% pa 0.01% pa | Daily balance | Annually, last day of month |
| Christmas Club Account (S6) | \$1,000+ \$0 - \$999 | 0.05%pa 0.01%pa | Daily balance | Annually, last day of month |
| Pension Saving Account (S7) | \$48,000+ \$2,000 - \$47,999 \$0 - \$1,999 | 3.25% pa 1.75% pa 0.01% pa | Daily balance | Last day of every month |
| Young Achiever Account (S8) | \$10,000+ \$2,000 - \$9,999 \$0 - \$1,999 | 0.05% pa 0.02% pa 0.01% pa | Daily balance | Annually, last day of month |
| Community Access Account (S9) | \$10,000+ \$0 - \$9,999 | 0.02% pa 0.01% pa | Daily balance | Annually, last day of month |
| Teen Access Account (S10) | \$10,000+ \$2,000 - \$9,999 \$0 - \$1,999 | 0.05% pa 0.04% pa 0.01% pa | Daily balance | Annually, last day of month |
| Mortgage Breaker Account (S16) | 100% of deposit offset against the balance of the mortgage | N/A | Daily Balance | N/A |
| Business Account Interest Rates | | | | |
| | Tier | Interest Rates | Interest Calculated | Interest Credited |
| Business Access Account (S2) | \$50,000+ \$10,000 - \$49,999 \$0 - \$9,999 | 0.10% pa 0.05% pa 0.01% pa | Daily balance | Annually, last day of month |
| Business Gold Account (S30) | \$500,000+ \$100,000 - \$499,999 \$25,000 - \$99,999 \$4,000 - \$24,999 | 1.50% pa 0.50% pa 0.25% pa 0.10% pa | Daily balance | Last day of every month |



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| Fixed Term Deposit Special Rates | | |
|----------------------------------|--------------------|-----------|
| Term | \$5,000 - \$24,999 | \$25,000+ |
| 5 months | 2.75% pa | 2.95% pa |

| Fixed Term Deposit Interest Rates | | |
|-----------------------------------|--------------------|-----------|
| Term | \$5,000 - \$24,999 | \$25,000+ |
| 1 month | 1.00% pa | 2.00% pa |
| 2 months | 2.00% pa | 2.10% pa |
| 3 months | 2.55% pa | 2.85% pa |
| 4 months | 2.50% pa | 2.90% pa |
| 5 months | 2.75% pa | 2.95% pa |
| 6 months | 2.60% pa | 2.85% pa |
| 9 months | 2.75% pa | 2.75% pa |
| 12 months | 2.75% pa | 2.75% pa |
| 24 months | 2.75% pa | 2.75% pa |

[Contact](#) Goldfields Money for competitive rates on other terms

Interest on maturity, rate fixed for term of deposit.

| Regular Income Fixed Term Deposit Interest Rates | | | |
|--|--------------------|-----------|---------------|
| Term | \$5,000 - \$24,999 | \$25,000+ | Interest paid |
| 12 months | 2.25% pa | 2.50% pa | Quarterly |
| 24 months | 2.25% pa | 2.50% pa | Quarterly |

Interest credited to savings or paid by cheque. Rate fixed for term of deposit.