



Interest Rates: Loans

Effective 8 April 2019

Home Loans (Investment)

Premium Package	Rate (%)	Comp. Rate (%)
Variable Rate (up to 80% LVR) - IO	4.17	4.48
Variable Rate (>80% - 85% LVR) - IO	5.02	5.32
Variable Rate (85% - 90% LVR) - IO	5.02	5.32
Inv Premium Package - 1 Yr Fixed I/O	4.52	5.57
Inv Premium Package - 2 Yr Fixed I/O	4.29	5.45
Inv Premium Package - 3 Yr Fixed I/O	4.28	5.36
Inv Premium Package - 5 Yr Fixed I/O	4.89	5.45
Premium Package Variable Base Rate - IO	5.95	6.23

Low Rate Essentials	Rate (%)	Comp. Rate (%)
Variable Rate (up to 80% LVR) - IO	4.17	4.19
Variable Rate (>80% to 85% LVR) - IO	5.82	5.84
Variable Rate (>85% LVR) - IO	6.22	6.24
Low Rate Essentials Variable Base Rate - IO	6.10	6.12

Standard Loans	Rate (%)	Comp. Rate (%)
Standard Variable - IO	6.25	6.31
Inv Home Loan 1Yr Fixed Rate I/O	4.54	5.75
Inv Home Loan 2yr Fixed Rate I/O	4.64	5.65
Inv Home Loan 3yr Fixed Rate I/O	4.74	5.58
Inv Home Loan 5yr Fixed Rate I/O	4.94	5.50
EquitiSmart Line of Credit	6.31	N/A

Special Purpose Loans	Rate (%)	Comp. Rate (%)
Land Loan Variable - IO	6.41	6.47
Land Loan 1 Year Fixed - IO	4.74	5.77
Land Loan 2 Year Fixed - IO	4.84	5.69
Land Loan 3 Year Fixed - IO	4.94	5.64

* X.XX - Special Offer Rates

Important information:

- Gateway reserves the right to vary these interest rates at any time.
- Applications for finance are subject our standard credit assessment criteria.
- Full terms and conditions are included in the loan offer.
- Fees and charges apply.
- Approved loans must be funded within 12 weeks of the application date (including special offers).
- Rate lock is available for Members wishing to guarantee their rate on drawdown of funds.
- *Variable rate special offers are available for a limited time only and may be varied or withdrawn at any time.
The offer is available for new loans and top ups of \$50,000 or more.
- Comparison rate is calculated based on a loan amount of \$150,000 over a 25 year term.
WARNING: This comparison rate is true only for the example given and may not include all fees and charges.
Different terms, fees or other loan amounts might result in a different comparison rate.