



Gateway Bank Ltd

Interest Rates: Interest Only Loans

Effective 9 September 2019

Home Loans (Investment)

Premium Package	Rate (%)	Comp. Rate (%)	Standard Loans	Rate (%)	Comp. Rate (%)
Variable Rate (up to 80% LVR) - I/O ²	3.72%pa	4.04%pa	Standard Variable - I/O	5.95%pa	6.01%pa
Variable Rate (up to 80% LVR) - I/O ¹	3.87%pa	4.18%pa	Inv Home Loan 1Yr Fixed Rate I/O	4.54%pa	5.48%pa
Variable Rate (>80% - 85% LVR) - I/O ¹	4.72%pa	5.02%pa	Inv Home Loan 2yr Fixed Rate I/O	4.64%pa	5.41%pa
Variable Rate (85% - 90% LVR) - I/O ¹	4.72%pa	5.02%pa	Inv Home Loan 3yr Fixed Rate I/O	4.74%pa	5.36%pa
Inv Premium Package - 1 Yr Fixed I/O	4.29%pa	4.29%pa	Inv Home Loan 5yr Fixed Rate I/O	4.94%pa	5.33%pa
Inv Premium Package - 2 Yr Fixed I/O	4.09%pa	4.29%pa			
Inv Premium Package - 3 Yr Fixed I/O	4.09%pa	4.30%pa			
Inv Premium Package - 5 Yr Fixed I/O	4.59%pa	4.52%pa			
Premium Package Variable Base Rate - I/O	5.65%pa	5.94%pa			

Low Rate Essentials	Rate (%)	Comp. Rate (%)	Special Purpose Loans	Rate (%)	Comp. Rate (%)
Variable Rate (up to 80% LVR) - I/O	3.72%pa	3.74%pa	Land Loan Variable - I/O	6.11%pa	6.17%pa
Variable Rate (>80% to 85% LVR) - I/O	5.37%pa	5.39%pa	Land Loan 1 Year Fixed - I/O	4.74%pa	5.50%pa
Variable Rate (>85% LVR) - I/O	5.77%pa	5.79%pa	Land Loan 2 Year Fixed - I/O	4.84%pa	5.45%pa
Low Rate Essentials Variable Base Rate - I/O	5.65%pa	5.67%pa	Land Loan 3 Year Fixed - I/O	4.94%pa	5.42%pa

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.

¹ Variable rate special offers are available for a limited time only and may be varied or withdrawn at any time.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.

² This offer is available for loans where aggregate investor borrowings with Gateway Bank are \$500,000 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.