



Gateway Bank Ltd

Interest Rates: Interest Only Loans

Effective 3 April 2020

Home Loans (Investment)

Premium Package	Rate (%)	Comp. Rate (%)	Standard Loans	Rate (%)	Comp. Rate (%)
Variable Rate (up to 80% LVR, >\$500k) - I/O ^{1,3}	3.29%pa	3.61%pa	Standard Variable - I/O	5.61%pa	5.67%pa
Variable Rate (up to 80% LVR) - I/O ¹	3.42%pa	3.74%pa	Inv Home Loan 1Yr Fixed Rate I/O ²	4.29%pa	5.15%pa
Variable Rate (>80% - 85% LVR) - I/O ¹	4.27%pa	4.58%pa	Inv Home Loan 2yr Fixed Rate I/O ²	4.39%pa	5.09%pa
Variable Rate (85% - 90% LVR) - I/O ¹	4.27%pa	4.58%pa	Inv Home Loan 3yr Fixed Rate I/O ²	4.49%pa	5.05%pa
Inv Premium Package - 1 Yr Fixed I/O ²	3.19%pa	3.89%pa	Inv Home Loan 5yr Fixed Rate I/O ²	4.69%pa	5.03%pa
Inv Premium Package - 2 Yr Fixed I/O ²	3.19%pa	3.85%pa			
Inv Premium Package - 3 Yr Fixed I/O ²	3.29%pa	3.85%pa			
Inv Premium Package - 5 Yr Fixed I/O ²	3.59%pa	3.92%pa			
Premium Package Variable Base Rate - I/O	5.20%pa	5.49%pa			

Low Rate Essentials	Rate (%)	Comp. Rate (%)	Special Purpose Loans	Rate (%)	Comp. Rate (%)
Variable Rate (up to 80% LVR, >\$500k) - I/O ^{1,3}	3.24%pa	3.27%pa	Land Loan Variable - I/O	5.77%pa	5.83%pa
Variable Rate (up to 80% LVR) - I/O	3.38%pa	3.40%pa	Land Loan 1 Year Fixed - I/O ²	4.49%pa	5.17%pa
Variable Rate (>80% to 85% LVR) - I/O	5.03%pa	5.05%pa	Land Loan 2 Year Fixed - I/O ²	4.59%pa	5.13%pa
Variable Rate (>85% LVR) - I/O	5.43%pa	5.45%pa	Land Loan 3 Year Fixed - I/O ²	4.69%pa	5.11%pa
Low Rate Essentials Variable Base Rate - I/O	5.31%pa	5.33%pa			

Important Information:

Rates quoted are for Interest Only repayments only. Different interest rates apply for Principal & Interest repayments and these rates are available by calling our Call Centre.

1 Special offers apply only to new Premium Package (of \$150,000 or more or top ups of \$50,000 or more), and Low Rate Essentials (of \$50,000 or more) home loan applications. Variable rate special offers are available for a limited time only and may be varied or withdrawn at any time.

2 Fixed rates are subject to change at any time, unless the borrower has taken out Rate Lock and satisfies the conditions of this facility. Fixed rates revert to the corresponding product's variable base rate on expiry of the fixed rate term.

3 Special Offer Rate for Aggregate Investor Borrowings with Gateway Bank over \$500,000.

Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are included in the loan offer. Loan fees and charges and other fees and charges may apply. Approved loans must be funded within 12 weeks of the application date (including special offers).

Comparison rates are based on a loan amount of \$150,000 over a 25 year term.

WARNING: Comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.