



Gateway Bank Ltd

Interest Rate Schedule - Reference Rates

Effective from 3 April 2020

Low Rate Essentials

Owner Occupied	
Low Rate Essentials Base Rate	3.98%pa
Low Rate Essentials I/O - Base Rate	4.79%pa

Investor	
Inv Low Rate Essentials Base Rate	4.72%pa
Inv Low Rate Essentials I/O - Base Rate	5.31%pa

Premium Package

Owner Occupied	
Premium Package Base Rate	4.02%pa
Premium Package Index Rate A	3.30%pa
Premium Package - I/O Base Rate	4.79%pa

Investor	
Inv Premium Package Base Rate	4.72%pa
Investment Premium Package Index Rate A	3.61%pa
Inv Premium Package - I/O Base Rate	5.20%pa

Standard Home Loans

Owner Occupied	
Home Loan Variable Rate	4.48%pa

Investor	
Inv Home Loan Variable Rate	5.18%pa

For Low Rate Plus Package and Land Loan Reference Rates, please contact Gateway on 1300 302 474