

## Interest Rates

### Home Loans

#### Simple Home Loan

Loan Type	LVR	Principal and Interest	Interest Only
<b>Owner Occupied</b>	60% or lower	5.99% p.a. interest and comparison rate	6.19% p.a. interest and comparison rate
	60% to 70%	6.09% p.a. interest and comparison rate	6.29% p.a. interest and comparison rate
	Greater than 70.01%	6.19% p.a. interest and comparison rate	6.39% p.a. interest and comparison rate
<b>Investment</b>	60% or lower	6.24% p.a. interest and 6.27% p.a. comparison rate	6.44% p.a. interest and 6.47% p.a. comparison rate
	60% to 70%	6.34% p.a. interest and 6.37% p.a. comparison rate	6.54% p.a. interest and 6.57% p.a. comparison rate
	Greater than 70.01%	6.44% p.a. interest and 6.47% p.a. comparison rate	6.64% p.a. interest and 6.67% p.a. comparison rate

\*LVR or Loan to Value Ratio is the amount of the mortgage as a percentage of the value of the property. A property purchased with a 30% deposit therefore has a mortgage LVR of 70%.

#### The Complete Package

Loan Type	LVR	Principal and Interest	Interest Only
<b>Owner Occupied</b>	60% or lower	6.49% p.a. interest rate 6.81% p.a. comparison rate#	6.69% p.a. interest rate 7.01% p.a. comparison rate#
	60% to 70%	6.60% p.a. interest rate 6.92% p.a. comparison rate#	6.80% p.a. interest rate 7.12% p.a. comparison rate#
	Greater than 70.01%	6.80% p.a. interest rate 7.12% p.a. comparison rate#	7.00% p.a. interest rate 7.31% p.a. comparison rate#
<b>Investment</b>	60% or lower	6.74% p.a. interest rate 7.11% p.a. comparison rate	6.94% p.a. interest and 7.28% p.a. comparison rate
	60% to 70%	6.85% p.a. interest rate 7.22% p.a. comparison rate	7.05% p.a. interest rate 7.39% p.a. comparison rate
	Greater than 70.01%	7.05% p.a. interest rate 7.42% p.a. comparison rate	7.25% p.a. interest rate 7.59% p.a. comparison rate

\*LVR or Loan to Value Ratio is the amount of the mortgage as a percentage of the value of the property. A property purchased with a 30% deposit therefore has a mortgage LVR of 70%.

### BeGreen Loans

Loan Type	Borrower Criteria	Interest Rate
<b>BeGreen sustainable home improvement loan</b> An unsecured loan for environmentally sustainable home improvements	Borrowers with a First Option mortgage	5.99% p.a. interest rate 6.23% comparison rate
	Borrowers without a First Option mortgage	8.04% p.a. interest rate 8.29% comparison rate
	<i>Application fee: \$175 (added to loan amount)</i>	
<b>BeGreen electric vehicle loan</b> A secured loan for Electric Vehicles (EVs), plug-in hybrid and other electric transport	Borrowers with a First Option mortgage	5.99% p.a. interest rate 6.23% comparison rate
	Borrowers without a First Option mortgage	8.04% p.a. interest rate 8.29% comparison rate

	Application fee: \$175 (added to loan amount)
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## Credit Cards

Card Type	Interest Free Period	Interest Rate
<b>Low-rate Visa credit card</b> Low ongoing rate, accepted worldwide	Up to 45 days interest free on purchases	Purchases: 10.49% p.a. Cash advances: 17.99% p.a.
	Annual fee: \$48.00	

## Personal loans

Loan Type	Interest Rate
<b>Overdraft</b>	13.99% p.a. interest and comparison rate
<b>Personal loan</b> Available for secured, and unsecured loans No monthly fees Make extra repayments without penalty	13.99% p.a. 14.25% p.a. comparison rate
<b>VIP personal loan</b> Available to members with an existing mortgage Admin fee waived if paying annual mortgage package fee	Variable interest rate ..... 7.99% p.a. 8.24% p.a. comparison rate The interest and comparison rate is the same for members with mortgages as admin fees are waived

## Car loans

Loan Type	Interest Rate
<b>Fixed Rate Car Loan</b> Fixed rate for up to 7 years New and used cars up to 7 years old Make extra repayments without penalty Redraw facility available	10.99% p.a. fixed for term of the loan 11.24% p.a. comparison rate

## Business Loans

Loan Type	LVR	Principal and Interest	Interest Only
<b>Business Mortgage</b> Residential Security Required	80% or lower	8.24% p.a. 9.08% p.a. comparison rate	8.44% p.a. 9.28% p.a. comparison rate

## Business Car loans

Loan Type	Interest Rate
<b>Fixed Rate Car Loan</b> Fixed rate for up to 7 years New and used cars up to 7 years old Make extra repayments without penalty Redraw facility available	11.99% p.a. fixed for term of the loan 12.87% p.a. comparison rate

### Notes:

The interest rates listed are indicative only. **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. All loan applications are subject to assessment, including your capacity to repay. All loans are subject to our normal lending terms and conditions. Contact First Option for the relevant terms and conditions. Your loan contract schedule will specify what interest rates apply to your loan. All loan, overdraft and credit card interest is calculated on the daily balance and charged a month in arrears. The above products are provided by First Option Bank Ltd. ABN 95 087 650 735, Australian Credit Licence 236 509.

Terms, conditions, fees, and charges apply and can be obtained from First Option Bank.