

FIXED RATES AND SPECIAL OFFERS

These Bank of Melbourne Home Loan interest rates and offers are current as of 1 April 2019. Refer to respective communications and www.bankofmelbourne.com.au/brokers for further information.

The below rates are for LVR[^] above 60% and less than 80% (includes discount of 0.05% p.a. to standard rate).

Offer details	Owner Occupier [*]		Investor [*]				Advantage Package ^{**} Required?	Advantage Package ^{**} Annual Fee	Monthly Fee	External refinances	New purchases	
	PI		PI		IO					\$2,000 Refinance Cashback Offer [*]	\$1,000 New Purchase Cashback Offer ^{**}	
	Interest Rate (p.a.)	Comparison Rate* (p.a.)	Interest Rate (p.a.)	Comparison Rate* (p.a.)	Interest Rate (p.a.)	Comparison Rate* (p.a.)						
Basic Home Loan Promotional Rate (New Lending Only)	3.79% p.a. ¹	3.80% p.a.	4.19% p.a. ²	4.20% p.a.	5.03% p.a. ³	5.04% p.a.		N/A	\$0			
Fixed Rate	1 Yr Fixed Rate (Advantage Package ^{**}) Min loan size \$150k	4.04% p.a.	4.40% p.a.	4.44% p.a.	4.95% p.a.	4.34% p.a.	5.42% p.a.	✓	\$395	\$0	✓	✓
	2 Yr Fixed Rate (Advantage Package ^{**}) Min loan size \$150k	3.69% p.a.	4.34% p.a.	3.89% p.a.	4.84% p.a.	4.24% p.a.	5.33% p.a.	✓	\$395	\$0	✓	✓
	3 Yr Fixed Rate (Advantage Package ^{**}) Min loan size \$150k	3.80% p.a.	4.35% p.a.	4.14% p.a.	4.85% p.a.	4.49% p.a.	5.33% p.a.	✓	\$395	\$0	✓	✓
	5 Yr Fixed Rate (Advantage Package ^{**}) Min loan size \$150k	4.34% p.a.	4.54% p.a.	4.54% p.a.	4.95% p.a.	4.94% p.a.	5.42% p.a.	✓	\$395	\$0	✓	✓

\$2,000 Refinance Cashback [*]		Eligibility Criteria	Exclusions
\$2,000 Refinance Cashback	Applications submitted 1 April 2019 to 30 June 2019 with loan settled by 31 August 2019.	<ul style="list-style-type: none"> Available for Owner Occupier (Principal & Interest repayments) and Residential Investment Home Loans for refinance purposes. Home Loans with Advantage Package only. \$395 annual package fee applies. Minimum loan must be \$250k or more per property. Applicants must have a Bank of Melbourne transaction account linked to the home loan at the time of settlement. Applicants' home loan repayments must be direct debited from this Bank of Melbourne transaction account. The linked Bank of Melbourne transaction account must be kept open for at least 60 days after settlement to be eligible for the cashback. 	<ul style="list-style-type: none"> Loans not on an Advantage Package. Owner Occupier Interest Only loans. Residential lending originated under family of company trusts. Portfolio Loans. Switches and refinances of home loans within the Westpac Group which include Bank of Melbourne, Westpac, St.George, BankSA and RAMS. Applications received outside of the campaign period. Non-resident borrowers. Applicants that use foreign income to meet serviceability.
\$1,000 New Purchase Cashback ^{**}		Eligibility Criteria	Exclusions
\$1,000 New Purchase Cashback	Applications submitted 1 April 2019 to 30 June 2019 with loan settled by 31 August 2019.	<ul style="list-style-type: none"> Available for Owner Occupier (Principal & Interest repayments) and Residential Investment Home Loans. Home Loans with Advantage Package only. \$395 annual package fee applies. Minimum loan must be \$250k or more per property. Applicants must have a Bank of Melbourne transaction account linked to the home loan at the time of settlement. Applicants' home loan repayments must be direct debited from this Bank of Melbourne transaction account. The linked Bank of Melbourne transaction account must be kept open for at least 60 days after settlement to be eligible for the cashback. 	<ul style="list-style-type: none"> Loans not on an Advantage Package. Owner Occupier Interest Only Loans. Portfolio Loans. Switches. Residential lending originated under family or company trusts. Refinance applications. Applications received outside of the campaign period. Non-resident borrowers. Applicants that use foreign income to meet serviceability.

For broker purposes only – not to be shared with or forwarded to customers.

Important Information

Credit criteria, fees and charges, terms & conditions apply. Tax consequences may arise from these promotions for investors and customers should seek independent advice on any taxation matters.

The information is prepared without knowing your customers personal financial circumstances. Before you act on this, please consider if it's right for your customer. If you need help, call 1300 137 532. Before making a decision, it's best to read the terms and conditions:

- [Residential Loan Agreement – General Terms and Conditions](#)
- [Loan Accounts – Charges for specific services and accounts](#)
- [Portfolio Loan Agreement – General Terms and Conditions](#)

Fixed Rates: The Bank will apply the fixed rate that is available at the loan settlement date or the date the fixed rate period commences. At the end of the fixed rate period the interest rate will convert to the applicable variable home loan interest rate.

\$2,000 Refinance Cashback

- + For new home loan refinance applications submitted from 1 April 2019 to 30 June 2019, with loan settled by 31 August 2019 and taken as part of the Advantage Package. Offer current as at 1 April 2019. \$250k min loan per property refinanced. Only 1 cashback per property refinance will be paid regardless of the number of loans involved. Offer may be varied or withdrawn at any time. Excludes Portfolio Loans, switches and refinances of home loans within the Westpac Group which include Bank of Melbourne, Westpac, St. George, BankSA and RAMS. Offer not available for Owner Occupier Interest Only loans or residential lending originated under family or company trusts. Applicants must have a Bank of Melbourne transaction account linked to the home loan at the time of settlement and must keep this account open for 60 days after settlement. The cashback will be paid into this account within 60 days after settlement. Applicants' home loan repayments must be direct debited from this transaction account.

\$1,000 New Purchase Cashback

- ++ For new home loan applications submitted from 1 April 2019 to 30 June 2019 and settled by 31 August 2019 and taken as part of the Advantage Package. Offer current as at 1 April 2019. \$250k min loan per property purchased. Only 1 cashback per property purchase will be paid regardless of the number of loans involved. Offer may be varied or withdrawn at any time. Excludes Owner Occupied Interest Only loans, Portfolio Loans, switches, refinances and residential lending originated under family or company trusts. Applicants must have a Bank of Melbourne transaction account linked to the home loan at the time of settlement, and must keep this account open for 60 days after settlement. The cashback will be paid into this account within 60 days after settlement. Applicants' home loan repayments must be direct debited from this transaction account.

- ^ Excludes Investment loan applications where the principal property securing the loan will be used to derive rental income or where the loan application purpose is to invest in real estate or to construct or make property improvements to an investment property.

Excludes loan applications for owner occupier purposes (where the owner owns the property in which they live or intend to live in).

* The comparison rate is based on a loan of \$150,000 over a term of 25 years. **WARNING:** This comparison rate is 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.

** Advantage Package Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible Bank of Melbourne transaction account. Before deciding to acquire a Bank of Melbourne transaction account, read the [terms and conditions](#), and consider if the product is right for you. Refer to [Advantage Package – Terms and Conditions](#)

^^ LVR stands for the initial loan to value ratio at loan approval. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the initial LVR and don't change because of changes to the LVR during the life of the loan.

1. Based on Bank of Melbourne's credit criteria, residential lending is not available for Non-Australian resident borrowers. This offer is only available for new Basic Home Loan applications received from 19 September 2018. Rate includes 0.92% p.a. discount applied to our Owner Occupier Basic Home Loan offer for the life of the loan. Excludes internal refinances and switches within Bank of Melbourne, Bank of Melbourne and BankSA. This offer may be withdrawn at any time. Interest rates subject to change (and margins may apply).
2. Based on Bank of Melbourne's credit criteria, residential lending is not available for Non-Australian resident borrowers. This offer is only available for new Basic Home Loan applications received from 7 November 2018. Rate includes 1.1% p.a. discount applied to our Residential Investment Basic Home Loan offer for the life of the loan. Excludes internal refinances and switches within Bank of Melbourne, Bank of Melbourne and BankSA. This offer may be withdrawn at any time. Interest rates subject to change (and margins may apply).
3. Based on Bank of Melbourne's credit criteria, residential lending is not available for Non-Australian resident borrowers. This offer is only available for new Basic Home Loan applications received from 19 September 2018. Rate includes 0.8% p.a. discount applied to our Residential Investment Interest Only Basic Home Loan offer for the life of the loan. This offer may be withdrawn at any time. Excludes internal refinances and switches within St. George, Bank of Melbourne and BankSA. Interest rates subject to change (and margins may apply).