

Owner Occupier Home Loan Interest Rates ###
Interest Only Repayments
 Effective 28 November 2016



Standard Variable Rate Home Loan

Balances	Standard Variable Rate for Owner Occupier	Comparison rate ¹
All Balances	5.26% p.a.	5.43% p.a.

Get an Advantage Package* special discount on Balances \$150,000+

Balances	Advantage Package* Limited Time Special Discount [†]	Standard Variable Rate with Advantage Package* Limited Time Special Discount [†]	Comparison rate ¹
\$150,000-\$249,999	0.60% p.a.	4.66% p.a.	5.05% p.a.
\$250,000-\$499,999	0.75% p.a.	4.51% p.a.	4.91% p.a.
\$500,000-\$749,999	0.80% p.a.	4.46% p.a.	4.86% p.a.
\$750,000+	0.90% p.a.	4.36% p.a.	4.76% p.a.

Get an Advantage Package* special discount on Balances \$100,000+

Balances	Standard Advantage Package* Discount	Standard Variable Rate with Advantage Package*	Comparison rate ¹
\$100,000 - \$149,999	0.25% p.a.	5.01% p.a.	5.40% p.a.
\$150,000 - \$249,999	0.50% p.a.	4.76% p.a.	5.15% p.a.
\$250,000 - \$499,999	0.70% p.a.	4.56% p.a.	4.96% p.a.
\$500,000 - \$749,999	0.70% p.a.	4.56% p.a.	4.96% p.a.
\$750,000 - \$999,999	0.70% p.a.	4.56% p.a.	4.96% p.a.
\$1 Million +	0.70% p.a.	4.56% p.a.	4.96% p.a.

Fixed Rate Home Loan

Get an Advantage Package* special discount on Balances \$150,000+

Term	Annual rate	Comparison rate ¹ (secured loan)	Advantage Package* Discount	Fixed Rate with Advantage Package*	Comparison rate ¹
1 year fixed	4.54% p.a.	5.36% p.a.	0.15% p.a.	4.39% p.a.	5.12% p.a.
2 year fixed	4.14% p.a.	5.22% p.a.	0.15% p.a.	3.99% p.a.	5.01% p.a.
3 year fixed	4.24% p.a.	5.15% p.a.	0.15% p.a.	4.09% p.a.	4.97% p.a.
4 year fixed	4.74% p.a.	5.24% p.a.	0.15% p.a.	4.59% p.a.	5.09% p.a.
5 year fixed	4.54% p.a.	5.12% p.a.	0.15% p.a.	4.39% p.a.	5.00% p.a.

Portfolio Loan

Balances	Variable Rate
All Balances	5.56% p.a.

Get an Advantage Package* special discount on Balances \$150,000+

Balances	Advantage Package* Limited Time Special Discount [†]	Standard Variable Rate with Advantage Package* Limited Time Special Discount [†]
\$150,000-\$249,999	0.60% p.a.	4.96% p.a.
\$250,000-\$499,999	0.75% p.a.	4.81% p.a.
\$500,000-\$749,999	0.80% p.a.	4.76% p.a.
\$750,000+	0.90% p.a.	4.66% p.a.

Get an Advantage Package* special discount on Balances \$100,000+

Balances	Standard Advantage Package* Discount	Standard Variable Rate with Advantage Package*
\$100,000 - \$149,999	0.25% p.a.	5.31% p.a.
\$150,000 - \$249,999	0.50% p.a.	5.06% p.a.
\$250,000 - \$499,999	0.70% p.a.	4.86% p.a.
\$500,000 - \$749,999	0.70% p.a.	4.86% p.a.
\$750,000 - \$999,999	0.70% p.a.	4.86% p.a.
\$1 Million +	0.70% p.a.	4.86% p.a.

Portfolio Loan Fixed Rate sub-accounts

Term	Annual rate	Advantage Package* Discount	Annual rate with Advantage Package*
1 year fixed	4.79% p.a.	0.15% p.a.	4.64% p.a.
2 year fixed	4.34% p.a.	0.15% p.a.	4.19% p.a.
3 year fixed	4.44% p.a.	0.15% p.a.	4.29% p.a.
4 year fixed	4.99% p.a.	0.15% p.a.	4.84% p.a.
5 year fixed	4.74% p.a.	0.15% p.a.	4.59% p.a.

Basic Home Loan

Term	Annual rate	Comparison rate ¹
Basic Home Loan Promotional Discounted Rate Special limited time offer [†] Rate includes 0.56%p.a. off the Basic Home Loan Rate	4.12% p.a.	4.13% p.a.
Basic Home Loan Rate	4.68% p.a.	4.73% p.a.

Low Doc Home Loan

Term	Annual rate	Comparison rate ¹
Variable Rate	5.41% p.a.	5.61% p.a.
Fixed Rate		
1 year fixed	4.54% p.a.	5.52% p.a.
3 year fixed	4.24% p.a.	5.29% p.a.
5 year fixed	4.54% p.a.	5.24% p.a.

Relocation Home Loan

Term	Annual rate	Comparison rate ¹
With end loan	5.26% p.a.	5.43% p.a.
Without end loan	5.26% p.a.	5.48% p.a.

Seniors Access Home Loan

Annual rate	Comparison rate ¹
6.22% p.a.	6.46% p.a.

The Detail

Conditions, fees and credit criteria apply:

View 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](#)

Please read these documents and keep a copy. You can request a paper copy at a [branch](#).

The information on our website is prepared without knowing your personal financial circumstances. Before you act on this, please consider if it's right for you. If you need help, call [13 22 66](#).

[†] The comparison rate is based on a loan of \$150,000 over a 25 year term. 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:** Advantage Package Conditions of Use apply and are available upon request. Advantage Package annual fee, currently \$395, is payable from an eligible Bank of Melbourne transactional account.

Limited time special discounts: These special interest rate discounts are only available for Standard Variable Rate and Portfolio Variable Rate Advantage Package Home Loans. These are current offers and may be withdrawn at any time. These special interest rate discounts are instead of, and cannot be taken in addition to the standard Advantage Package discounts. If you apply after the end of this offer the standard Advantage Package discounts which will apply are available at <http://www.bankofmelbourne.com.au/personal/home-loans/our-home-loans/popular/advantage-package>.

^ **Basic Home Loan Promotional Rate:** Special limited time discounted Basic Home Loan offer may be withdrawn at any time. This offer is only available for new Basic Home Loan applications received from 31 October 2016. Offer current as at 31 October 2016. Interest rates subject to change (and margins may apply). Refer to info.bankofmelbourne.com.au/homeloanhub or call us for more information on current offers available. This is a current offer which may be varied or withdrawn at any time. If you apply after this offer has been withdrawn the interest rate which will apply is the standard Basic Variable Rate without any discount. Applicable to new loan applications only (excluding internal refinances) and is not available in conjunction with, or in addition to any other special offers, negotiated rates, or discounts.

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. Refer to info.bankofmelbourne.com.au/homeloanhub or call us for more information on current offers available.

There may be tax consequences arising from this promotion for our business customers and rental property investors. This is not taxation advice. Customers should seek independent taxation advice on any taxation matters.

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