

Interest rate card

Rates for Owner Occupied loans with Principal & Interest repayments

Effective for loans formally approved on or after 7 September 2018*

Variable Rates	LVR	Borrower Rate	Comparison Rate ¹
Accelerator Home Loan	≤ 70%	3.75%	3.75%
	≤ 80%	3.85%	3.85%
	≤ 90%	4.05%	4.05%
	≤ 95%	4.25%	4.25%
Accelerator Plus Home Loan	≤ 70%	3.75%	3.95%
	≤ 80%	3.85%	4.05%
	≤ 90%	4.05%	4.25%
	≤ 95%	4.25%	4.44%

Fixed Rates	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	3.88%	3.99%	3.99%	4.39%	4.49%
Comparison rate ¹²		3.76%	3.79%	3.81%	3.96%	4.05%
Borrower rate	≤ 80%	4.08%	4.09%	4.09%	4.49%	4.59%
Comparison rate ¹²		3.87%	3.89%	3.91%	4.06%	4.15%
Borrower rate	≤ 95%	4.28%	4.29%	4.29%	4.69%	4.79%
Comparison rate ¹²		4.25%	4.26%	4.26%	4.40%	4.47%

Fixed rate loans may be subject to significant break costs. Please refer your clients to their loan contracts for terms and conditions regarding break costs. At the end of the fixed rate period, the interest rate will revert to the discount variable rate applicable at that time.

Standard Variable Rate (SVR)	Borrower Rate	Comparison Rate ¹
All Products	5.41%	5.41%

The above rates are per annum and are subject to change. Fees and charges are payable. Terms and conditions apply.

¹ The comparison rates are based on a loan for \$150,000 and 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.

² These rates are applicable to the Accelerator Home Loan.

* For Construction loans variable rates apply for new loans submitted on or after 7 September 2018.

Interest rate card



Rates for Owner Occupied loans with Interest Only repayments

Effective for loans formally approved on or after 7 September 2018*

Variable Rates	LVR	Borrower Rate	Comparison Rate ¹
Accelerator Home Loan	≤ 70%	4.24%	4.24%
	≤ 80%	4.54%	4.54%
Accelerator Plus Home Loan	≤ 70%	4.24%	4.43%
	≤ 80%	4.54%	4.73%

Fixed Rates	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	4.09%	4.29%	4.29%	4.59%	4.69%
Comparison rate ¹²		4.23%	4.25%	4.25%	4.36%	4.43%
Borrower rate	≤ 80%	4.59%	4.59%	4.59%	4.84%	4.99%
Comparison rate ¹²		4.54%	4.55%	4.55%	4.64%	4.73%

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Standard Interest Only Variable Rate (IO SVR)	Borrower Rate	Comparison Rate ¹
All Products	5.80%	5.80%

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This rate card has been prepared by Macquarie Bank Limited ABN 46 008 583 542 Australian Credit Licence 237502 and contains confidential and proprietary information for the benefit of mortgage intermediaries and other professionals authorised to engage in credit activities under the National Consumer Credit Protection Act and associated legislation and regulations. It is not to be made available to the public under any circumstance. All applications are subject to Macquarie's standard credit approval criteria. The above rates are per annum and are subject to change. Fees and charges are payable. Terms and conditions apply.

LJ Hooker Home Loans Pty Ltd ACN 106 564 765. Australian Credit Licence Number 380270

Interest rate card

Rates for Investment loans with Principal & Interest repayments

Effective for loans formally approved on or after 7 September 2018*

Variable Rates	LVR	Borrower Rate	Comparison Rate ¹
Accelerator Home Loan	≤ 70%	3.99%	3.99%
	≤ 80%	4.19%	4.19%
	≤ 90%	4.64%	4.64%
Accelerator Plus Home Loan	≤ 70%	3.99%	4.19%
	≤ 80%	4.19%	4.38%
	≤ 90%	4.64%	4.83%

Fixed Rates	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	3.99%	4.19%	4.29%	4.49%	4.59%
Comparison rate ¹²		3.99%	4.03%	4.07%	4.16%	4.24%
Borrower rate	≤ 80%	4.09%	4.29%	4.39%	4.59%	4.69%
Comparison rate ¹²		4.18%	4.21%	4.24%	4.33%	4.40%
Borrower rate	≤ 90%	4.19%	4.39%	4.49%	4.69%	4.79%
Comparison rate ¹²		4.60%	4.59%	4.60%	4.66%	4.70%

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Investment Variable Rate (IVR)	Borrower Rate	Comparison Rate ¹
All Products	6.02%	6.02%

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Interest rate card

Rates for Investment loans with Interest Only repayments

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Variable Rates	LVR	Borrower Rate	Comparison Rate ¹
Accelerator Home Loan	≤ 70%	4.39%	4.39%
	≤ 80%	4.84%	4.84%
Accelerator Plus Home Loan	≤ 70%	4.39%	4.58%
	≤ 80%	4.84%	5.03%

Fixed Rates	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	4.24%	4.34%	4.39%	4.59%	4.69%
Comparison rate ¹²		4.38%	4.38%	4.39%	4.46%	4.51%
Borrower rate	≤ 80%	4.89%	4.89%	4.89%	5.09%	5.19%
Comparison rate ¹²		4.84%	4.85%	4.85%	4.93%	4.99%

Fixed rate loans may be subject to significant break costs. Please refer your clients to their loan contracts for terms and conditions regarding break costs. At the end of the fixed rate period, the interest rate will revert to the discount variable rate applicable at that time.

Investment Interest Only Variable Rate (IO IVR)	Borrower Rate	Comparison Rate ¹
All Products	6.37%	6.37%

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Maximum LVR is inclusive of LMI or LDF capitalisation.

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Rates for SMSF loans

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SMSF Property Loan	Borrower Rate	Comparison Rate ¹
SMSF Variable Rate	7.02%	7.06%
Principal and Interest repayments	6.00%	6.03%
Interest Only repayments	6.47%	6.51%

Fixed Rates Principal and Interest	Borrower Rate	Comparison Rate ¹
1 year	5.94%	6.03%
2 years	5.94%	6.02%
3 years	5.99%	6.03%
4 years	6.14%	6.09%
5 years	6.24%	6.14%

Fixed rate loans may be subject to significant break costs. Please refer your clients to their loan contracts for terms and conditions regarding break costs. At the end of the fixed rate period, the interest rate will revert to the discount variable rate applicable at that time.

Fixed Rates Interest Only	Borrower Rate	Comparison Rate ¹
1 year	6.34%	6.49%
2 years	6.34%	6.48%
3 years	6.39%	6.48%
4 years	6.54%	6.53%
5 years	6.64%	6.58%

Fixed rate loans may be subject to significant break costs. Please refer your clients to their loan contracts for terms and conditions regarding break costs. At the end of the fixed rate period, the interest rate will revert to the discount variable rate applicable at that time.

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¹ The comparison rates are based on a loan for \$150,000 and 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.