

## INTEREST RATE SCHEDULE

As at: 1 January 2019

Bank of Heritage Isle is a division of Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018. 25 Pelican St, Surry Hills NSW 2010.

### TRANSACTION & SAVINGS ACCOUNTS

		INTEREST RATE P.A. <sup>^</sup>
S1/S10	Transaction Accounts	.00%
S2	Junior Savers	.50%
S5	Christmas Club	1.45%
S8	Savings Account	
	\$1000-4999	.15%
	\$5000-24999	.30%
	\$25000-99999	0.80%
	\$100,000 +	1.35%

### FIXED TERM DEPOSIT ACCOUNTS (Minimum \$1000)

#### CHEQUE A MONTH -12 MONTH DEPOSIT Interest paid monthly

		INTEREST RATE P.A.
I21	\$5000+	2.45%

#### 3-5 MONTHS – Interest paid on maturity

I31	\$5000-24999	2.10%
I32	\$25000-49999	2.20%
	\$50000+	2.30%

#### 6-11 MONTHS – Interest paid 6 monthly

I41	\$5000-24999	2.35%
I42	\$25000-49999	2.45%
	\$50000+	2.55%

#### 12 MONTHS – Interest paid 6 monthly

I50	\$1000-4999	1.60%
I51	\$5000-24999	2.45%
I52/I53	\$25000-49999	2.55%
	\$50000+	2.60%

#### 13-24 MONTHS - Interest paid 6 monthly or yearly

I60	\$1000-4999	1.50%
I61	\$5000-24999	2.55%
I62	\$25000-49999	2.60%
	\$50000+	2.65%

<sup>^</sup>RATES ARE SUBJECT TO CHANGE. TERMS AND  
CONDITIONS APPLY AND ARE AVAILABLE ON  
REQUEST. FEES AND CHARGES ARE PAYABLE.

### LOANS AND OVERDRAFTS

AMOUNT	TERM	INTEREST RATE P.A. <sup>^</sup>	*COMPARISON RATE P.A. <sup>^</sup>
<b>SPECIAL HOUSING RATE – New Owner Occupied Loans Only</b>			
<i>Secured Only</i>			
\$150,000	20 Years	3.69%	3.85%
\$150,000	25 Years	3.69%	3.83%
<b>SPECIAL HOUSING RATE – Owner Occupied Loans Only</b>			
<i>Secured Only</i>			
\$150,000	20 Years	3.89%	4.04%
\$150,000	25 Years	3.89%	4.03%
<b>HOUSING LOANS - Investment</b>			
<i>Secured Only</i>			
\$150,000	20 Years	5.35%	5.50%
\$150,000	25 Years	5.35%	5.48%
<b>INVESTMENT HOUSING LOANS (New Business Only)</b>			
<i>Secured Only</i>			
\$150,000	20 Years	4.04%	4.19%
\$150,000	25 Years	4.04%	4.18%
<b>HOME EQUITY &amp; LAND LOANS</b>			
<i>Secured Only</i>			
\$80,000	7 Years	9.00%	9.46%
\$150,000	25 Years	9.00%	9.13%
<b>PERSONAL LOANS</b>			
<i>Secured/Unsecured</i>			
<i>New Loans Only</i>			
\$25,000	5 Years	13.99%	15.07%
\$30,000	5 Years	13.99%	14.90%
<b>NEW MOTOR VEHICLE LOANS (Up to 12 months)</b>			
<i>Secured/Unsecured</i>			
<i>New Loans Only</i>			
\$35,000	4 Years	8.50%	9.37%
<b>NEW MOTOR VEHICLE LOAN (12 months up to 3 years)</b>			
<i>Secured/Unsecured</i>			
<i>New Loans Only</i>			
\$30,000	3 Years	9.00%	10.16%
<b>OVERDRAFTS</b>			
Personal			15.00%
<b>BUSINESS LOAN</b>			
Unsecured			Available on Application
Secured			

**\*WARNING:** The 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 applications for credit are subject to approval under our  
prevailing credit criteria.