

RATE SHEET

Gold Residential



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Effective from 28 August 2025

Our better choice Gold product range gives you access to some of the lowest rates in the market combined with flexible loan features. **Check out our summary tables below to get a quick snapshot of our latest offers.**

Standard Variable Home Loans						
Purpose	Type	LVR	Rate	CR	Key Features	Special Offers
Owner Occupied (No Offset)	P&I	70%	5.30%	5.36%	<ul style="list-style-type: none">• 100% Offset Available (excl. Basic loans)• Available for Purchase or Refinance, Debt Consolidation and Equity Release.• Maximum loan amount \$2,000,000• Interest Only available (Max. 5 years).• Non genuine savings accepted.• Documentation for Self employed borrowers: Accepting most recent 1 year business/company tax return and financials + 2 most recent BAS. (24 month ABN registration required)• Construction not available• AIP applications not accepted	Owner Occupied Only ^Upfront Fees Waived #Refunded Valuation fee
Owner Occupied	P&I		5.35%	5.41%		
Investment Basic (No Offset)	P&I		5.50%	5.79%		
	I/O		5.65%	5.94%		
Investment	P&I		5.55%	5.84%		
	I/O		5.70%	5.99%		
Owner Occupied (No Offset)	P&I	80%	5.35%	5.41%	<ul style="list-style-type: none">• 100% Offset Available (excl. Basic loans)• Available for Purchase or Refinance, Debt Consolidation and Equity Release.• Maximum loan amount \$2,000,000• Interest Only available (Max. 5 years).• Non genuine savings accepted.• Documentation for Self employed borrowers: Accepting most recent 1 year business/company tax return and financials + 2 most recent BAS. (24 month ABN registration required)• Construction not available• AIP applications not accepted	Owner Occupied Only ^Upfront Fees Waived #Refunded Valuation fee
Owner Occupied	P&I		5.40%	5.46%		
Investment Basic (No Offset)	P&I		5.55%	5.57%		
	I/O		5.70%	5.72%		
Investment	P&I		5.60%	5.89%		
	I/O		5.75%	6.04%		
Owner Occupied	P&I	90%	7.22%	7.29%	<ul style="list-style-type: none">• 100% Offset Available• Available for Purchase or Refinance, Debt Consolidation and Equity Release.• Maximum loan amount \$1,500,000• Interest Only available (Max. 5 years).• Non genuine savings accepted up to 85% LVR Only• Documentation for Self employed borrowers: Accepting most recent 1 year business/company tax return and financials + 2 most recent BAS. (24 month ABN registration required)• Construction not available• AIP applications not accepted	Owner Occupied Only ^Upfront Fees Waived #Refunded Valuation fee
Investment	P&I		7.27%	7.54%		
	I/O		7.57%	7.84%		
Owner Occupied	P&I	95%	7.64%	7.71%	<ul style="list-style-type: none">• 100% Offset Available• Available for Purchase or Refinance, Debt Consolidation and Equity Release.• Maximum loan amount \$1,500,000• Non genuine savings accepted up to 85% LVR Only• Documentation for Self employed borrowers: Accepting most recent 1 year business/company tax return and financials + 2 most recent BAS. (24 month ABN registration required)• AIP applications not accepted	

Rates & Fees displayed are starting from and are provided as an indication only. Fees shown exclude Government Searchers, Fees, Stamp Duties and Solicitor Outlays. The fees shown are indicative, additional fees may be applicable. The fees shown are for basic loans, additional fees may be applicable for more complex loans. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All fees include GST. The comparison rate is based on a loan amount of \$150,000 and a term of 25 years. WARNING: The comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost saving such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Subject to lending criteria. Offer may be changed or withdrawn at any time. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. ^Upfront Fees Waived. \$0 application and \$330 (incl. GST) legal processing fee (excluding other legal disbursement fees & charges). #Up to one standard valuation fee (\$275 incl. GST) per loan. Refunded upon settlement. Please see T&Cs sheet for eligibility details. New business only.

Fees Summary		
Fees	Standard Basic Variable	Standard Home Loans
Application Fee	\$295 Waived (OO Only)	\$295 Waived (OO Only)
Valuation Fees From	At Cost Up to \$275 incl. GST refunded on settlement - OO Only	At Cost Up to \$275 incl. GST refunded on settlement - OO Only
Solicitors Fees	\$330 Waived* (OO Only)	\$330 Waived* (OO Only)
Trust Deed Preparation	-	-
Loan Processing	-	-
Title Insurance	-	-
Settlement Fee	-	-
Construction Fees		
Risk Fee	-	-
Annual Fee	\$299 (Investment Only)	\$299 (Investment Only)
Monthly Fee	-	-
Document Handling Fee	\$25	\$25
Early Termination Fee	-	-
Discharge Fee	\$350	\$350

*Excluding Corporate, Companies & Trustees, other legal disbursements and charges.