

## Rate Card

Variable rates	Effective 9 May 2012 (new business) & 28 May 2012 (existing business)		
Standard variable rate (SVR)	7.06%		
Comparison rate*	7.11%		
	Classic rate	Optimum packages	
	Classic (basic)	Premium (offset)	Line of Credit
<b>LVRs ≤ 75% IO and ≤ 80% P&amp;I</b>	6.20%	6.20%	
Discount off SVR	0.86%	0.86%	
Comparison rate*	6.25%	6.56%	
<b>LVRs &gt; 75% IO and &gt; 80% P&amp;I</b>	6.25%	6.25%	
Discount off SVR	0.81%	0.81%	
Comparison rate*	6.30%	6.61%	

Fixed rates	Effective 9 May 2012	
	Discounted fixed rate	Comparison rate* <sup>^</sup>
1 year rate	5.85%	6.21%
2 year rate	5.99%	6.21%
3 year rate	5.99%	6.19%
4 year rate	6.39%	6.32%
5 year rate	6.39%	6.33%

Credit card rates <sup>#</sup>	Effective 1 December 2011	
	Purchase rate <sup>#</sup>	Cash advance rate <sup>#</sup>
Macquarie Visa Platinum Card	20.95%	21.95%
Macquarie Visa Gold Card	20.95%	21.95%
Macquarie Visa RateSaver Card	14.95%	21.95%

## SMSF Property Loan rates

SMSF variable rates	Effective 9 May 2012 (new business) & 28 May 2012 (existing business)
Variable rate	7.06%
Comparison rate*	7.33%

SMSF fixed rates	Effective 9 May 2012	
	Standard fixed rate	Comparison rate*
1 year rate	6.66%	7.29%
2 year rate	6.80%	7.28%
3 year rate	6.80%	7.26%
4 year rate	7.20%	7.39%
5 year rate	7.20%	7.40%

## Expanded Income Verification (EIV) rates

EIV variable rates	Effective 9 May 2012 (new business) & 28 May 2012 (existing business)
Variable rate	7.06%
Comparison rate*	7.11%

EIV fixed rates	Effective 9 May 2012	
	Standard fixed rate	Comparison rate*
1 year rate	6.66%	7.07%
2 year rate	6.80%	7.06%
3 year rate	6.80%	7.03%
4 year rate	7.20%	7.16%
5 year rate	7.20%	7.17%

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

\* Comparison rate based on a \$150,000 loan amount over 25 years. Warning: This 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.

# Interest rates are variable, subject to change and Macquarie Card services credit criteria.

^Applicable to loans with LVR  $\leq$  75% IO and  $\leq$  80% P&I.

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