



# Gateway Bank Ltd

## Interest Rate Schedule - Reference Rates

Effective from 13 November 2020

### Low Rate Essentials

| Owner Occupied                      |         |
|-------------------------------------|---------|
| Low Rate Essentials Base Rate       | 3.93%pa |
| Low Rate Essentials I/O - Base Rate | 4.79%pa |

| Investor                                |         |
|---|---------|
| Inv Low Rate Essentials Base Rate       | 4.72%pa |
| Inv Low Rate Essentials I/O - Base Rate | 5.31%pa |

### Premium Package

| Owner Occupied                  |         |
|---------------------------------|---------|
| Premium Package Base Rate       | 3.97%pa |
| Premium Package Index Rate A    | 3.25%pa |
| Premium Package - I/O Base Rate | 4.79%pa |

| Investor                                |         |
|---|---------|
| Inv Premium Package Base Rate           | 4.72%pa |
| Investment Premium Package Index Rate A | 3.61%pa |
| Inv Premium Package - I/O Base Rate     | 5.20%pa |

### Standard Home Loans

| Owner Occupied          |         |
|-------------------------|---------|
| Home Loan Variable Rate | 4.43%pa |

| Investor                    |         |
|-----------------------------|---------|
| Inv Home Loan Variable Rate | 5.18%pa |

For Low Rate Plus Package and Land Loan Reference Rates, please contact Gateway on 1300 302 474