



Gateway Bank Ltd Interest Rates: Commercial Loans

Effective 21 November 2023

Commercial Property Loan

| Variable Rates (New lending between \$250k - \$4m) | | |
|--|-----------------------------|----------|
| Owner Tenant | Repayment Type ¹ | Rate (%) |
| Commercial Property Loan ≤ 60% | PI | 6.94%pa |
| Commercial Property Loan ≤ 70% | PI | 7.04%pa |
| Commercial Property Loan ≤ 60% | IO | 7.09%pa |
| Commercial Property Loan ≤ 70% | IO | 7.19%pa |
| Investment | Repayment Type ¹ | Rate (%) |
| Commercial Property Loan ≤ 60% | PI | 6.94%pa |
| Commercial Property Loan ≤ 70% | PI | 7.04%pa |
| Commercial Property Loan ≤ 60% | IO | 7.09%pa |
| Commercial Property Loan ≤ 70% | IO | 7.19%pa |

| Fixed Rates ² (New lending between \$250k - \$4m) | | |
|--|-----------------------------|----------|
| Owner Tenant | Repayment Type ¹ | Rate (%) |
| 3 year fixed Commercial Property Loan ≤ 60% | PI | 7.39%pa |
| 3 year fixed Commercial Property Loan ≤ 70% | PI | 7.49%pa |
| 3 year fixed Commercial Property Loan ≤ 60% | IO | 7.54%pa |
| 3 year fixed Commercial Property Loan ≤ 70% | IO | 7.64%pa |
| Investment | Repayment Type ¹ | Rate (%) |
| 3 year fixed Commercial Property Loan ≤ 60% | PI | 7.39%pa |
| 3 year fixed Commercial Property Loan ≤ 70% | PI | 7.49%pa |
| 3 year fixed Commercial Property Loan ≤ 60% | IO | 7.54%pa |
| 3 year fixed Commercial Property Loan ≤ 70% | IO | 7.64%pa |

| Special Purpose Variable Rates (New lending between \$250k - \$4m) | | |
|--|-----------------------------|----------|
| Owner Tenant | Repayment Type ¹ | Rate (%) |
| Green Commercial Property Loan ≤ 70% ³ | PI | 6.64%pa |
| Green Commercial Property Loan ≤ 70% ³ | IO | 6.79%pa |
| Investment | Repayment Type ¹ | Rate (%) |
| Green Commercial Property Loan ≤ 70% ³ | PI | 6.64%pa |
| Green Commercial Property Loan ≤ 70% ³ | IO | 6.79%pa |

Important Information:

Interest rates are shown on a per annum (p.a.) basis. Gateway reserves the right to vary interest rates at any time. Interest rates quoted are for new lending only. Existing borrowers should contact Gateway to discuss their requirements. Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are included in the loan offer. Loan fees and charges and other fees and charges may apply.

¹ PI - Principal and Interest repayment type. Note, the maximum loan term for principal and interest repayment type is 30 years.

IO - Interest Only repayment type. Note, the maximum loan term for interest only repayment type is 5 years.

² Fixed loan with Principal and Interest repayment type will automatically convert to a variable interest rate with principal and interest repayments at the end of the fixed rate period, unless you choose a further fixed rate period with our approval.

Fixed loan with Interest Only repayment type must be repaid in full or re-assessed at the end of the fixed rate period.

³ The Green Commercial Property Loan interest rate will have at least a 0.15%pa discount from Gateway's Commercial Property Loan Variable Rate (LVR up to 70%).

Warning: If a fixed rate loan is selected, break costs may be payable if at anytime before the fixed rate term expires, the loan is paid in full, loan alterations including lump sum payments are made, or you request to change the loan type or fixed interest period.

How to contact us: Level 10, 68 York Street, Sydney NSW 2000, T: 1300 302 474 F: + 61 2 9307 4299, E: CommercialLending@gatewaybank.com.au
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Commercial Plus Property Loan

| Variable Rates (New lending between \$4m - \$10m) | | |
|---|-----------------------------|----------|
| Owner Tenant | Repayment Type ¹ | Rate (%) |
| Commercial Plus Property Loan ≤ 60% | PI | 7.19%pa |
| Commercial Plus Property Loan ≤ 65% | PI | 7.29%pa |
| Commercial Plus Property Loan ≤ 60% | IO | 7.34%pa |
| Commercial Plus Property Loan ≤ 65% | IO | 7.44%pa |
| Investment | Repayment Type ¹ | Rate (%) |
| Commercial Plus Property Loan ≤ 60% | PI | 7.19%pa |
| Commercial Plus Property Loan ≤ 65% | PI | 7.29%pa |
| Commercial Plus Property Loan ≤ 60% | IO | 7.34%pa |
| Commercial Plus Property Loan ≤ 65% | IO | 7.44%pa |

| Fixed Rates ² (New lending between \$4m - \$10m) | | |
|---|-----------------------------|----------|
| Owner Tenant | Repayment Type ¹ | Rate (%) |
| 3 year fixed Commercial Plus Property Loan ≤ 60% | PI | 7.64%pa |
| 3 year fixed Commercial Plus Property Loan ≤ 65% | PI | 7.74%pa |
| 3 year fixed Commercial Plus Property Loan ≤ 60% | IO | 7.79%pa |
| 3 year fixed Commercial Plus Property Loan ≤ 65% | IO | 7.89%pa |
| Investment | Repayment Type ¹ | Rate (%) |
| 3 year fixed Commercial Plus Property Loan ≤ 60% | PI | 7.64%pa |
| 3 year fixed Commercial Plus Property Loan ≤ 65% | PI | 7.74%pa |
| 3 year fixed Commercial Plus Property Loan ≤ 60% | IO | 7.79%pa |
| 3 year fixed Commercial Plus Property Loan ≤ 65% | IO | 7.89%pa |