



Gateway Bank Ltd

Interest Rates: Interest Only Loans

Effective 21 March 2024

Home Loans (Owner Occupier)

Premium Package	Rate (%)	Comp. Rate (%)
Variable Rate (up to 80% LVR) - I/O	7.29%pa	7.56%pa
Variable Rate (>80% - 85% LVR) - I/O	8.11%pa	8.37%pa
Variable Rate (>85% LVR) - I/O	8.16%pa	8.42%pa
Premium Package - 1 Yr Fixed I/O ¹	7.04%pa	6.52%pa
Premium Package - 2 Yr Fixed I/O ¹	7.04%pa	6.61%pa
Premium Package - 3 Yr Fixed I/O ¹	6.99%pa	6.67%pa
Premium Package - 5 Yr Fixed I/O ¹	7.59%pa	7.08%pa
Premium Package Variable Base Rate - I/O	9.04%pa	9.30%pa

Standard Loans	Rate (%)	Comp. Rate (%)
Standard Variable - I/O	9.50%pa	9.57%pa
Home Loan 1Yr Fixed Rate I/O ¹	7.24%pa	8.58%pa
Home Loan 2yr Fixed Rate I/O ¹	7.14%pa	8.41%pa
Home Loan 3yr Fixed Rate I/O ¹	7.09%pa	8.26%pa
Home Loan 5yr Fixed Rate I/O ¹	7.69%pa	8.28%pa

Low Rate Essentials	Rate (%)	Comp. Rate (%)
Variable Rate (up to 80% LVR) - I/O	7.29%pa	7.31%pa
Variable Rate (>80% to 85% LVR) - I/O	9.01%pa	9.04%pa
Variable Rate (>85% LVR) - I/O	9.41%pa	9.44%pa
Low Rate Essentials Variable Base Rate - I/O	9.04%pa	9.07%pa

Special Purpose Loans	Rate (%)	Comp. Rate (%)
Land Loan Variable - I/O	9.50%pa	9.57%pa
Green Home Loan - I/O ²	6.60%pa	6.88%pa
Green Plus Home Loan - I/O ³	6.44%pa	6.72%pa
Construction Loan - I/O	8.68%pa	8.75%pa

Important Information:

Rates quoted are for Interest Only repayments only. Different interest rates apply for Principal & Interest repayments and these rates are available by calling our Call Centre. Interest rates quoted are for new lending only. Existing borrowers should contact Gateway to discuss their requirements.

¹ Fixed rates are subject to change at any time, unless the borrower has taken out Rate Lock and satisfies the conditions of this facility. Fixed rates revert to the corresponding product's variable base rate on expiry of the fixed rate term.

² The Green Home Loan interest rate will have at least a 0.15%pa discount from Gateway's Premium Package Variable Rate (LVR up to 80%) Home Loan. This does not apply to Special Offer Premium Package interest rates. This product is not eligible for borrowers under The Home Guarantee Scheme.

³ The Green Plus Home Loan interest rate will have at least a 0.25%pa discount from Gateway's Premium Package Variable Rate (LVR up to 80%) Home Loan. This does not apply to Special Offer Premium Package interest rates. This product is not eligible for borrowers under The Home Guarantee Scheme.

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. Comparison rates are based on a loan amount of \$150,000 over a 25 year term.

WARNING: 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.