



# LENDING RATE CHANGES

effective as of 1st April, 2020.

Loan Products	Previous Rate	New Rate	Change
Overdraft	11.10% (+/- margin)	10.10% (+/- margin)	(1.00%)
Fully Drawn Advance	11.10%	10.10%	(1.00%)
Personal Asset Loan	11.10%	10.10%	(1.00%)
Commercial Investment Loan	11.10%	10.10%	(1.00%)
Bridging Loan	11.10%	10.10%	(1.00%)
Tailored Business Loan	11.10%	10.10%	(1.00%)
Commercial Property Investment Loan	11.10%	10.10%	(1.00%)
Construction Development Loan	11.10%	10.10%	(1.00%)
Business Asset Loan	12.50%	11.50%	(1.00%)
Housing Loan	6.50%	5.50%	(1.00%)
Low Equity Housing Loan	6.50%	5.50%	(1.00%)
Personal Property Investment	9.75%	8.75%	(1.00%)
Residential Property Investment Loan	9.75%	8.75%	(1.00%)
Fixed Rate Loans			
First Home Ownership Loan	4.00%	4.00%	NA
Personal Loans (For new loans as at 1st April)	27.00%	26.00%	(1.00%)
Smart Business Basic - Unsecured (For new loans as at 1st April)	31.50%	30.50%	(1.00%)
Smart Business Basic - Partially Secured (For new loans as at 1st April)	22.50%	21.50%	(1.00%)
Smart Business Basic - Fully Secured (For new loans as at 1st April)	14.50%	13.50%	(1.00%)