

# Citibank New Business Residential Home Loan Rates

Effective 8 June 2018



## Owner Occupied property loans

Variable Rates with Mortgage Plus	Principal and Interest	
	Interest Rate	Comparison Rate <sup>2</sup>
Standard Variable /Standard Variable Offset	4.36% p.a.	4.72% p.a.
Fixed Rates with Mortgage Plus <sup>1</sup>	Interest Rate	Comparison Rate <sup>3</sup>
1 Year Fixed Rate	4.09% p.a.	4.69% p.a.
2 Year Fixed Rate	4.09% p.a.	4.67% p.a.
3 Year Fixed Rate	4.29% p.a.	4.70% p.a.
5 Year Fixed Rate	4.59% p.a.	4.81% p.a.
Variable Rates without Mortgage Plus	Interest Rate	Comparison Rate <sup>2</sup>
Basic Variable	4.41% p.a.	4.46% p.a.
Fixed Rates without Mortgage Plus <sup>4</sup>	Interest Rate	Comparison Rate <sup>2</sup>
1 Year Fixed Rate	4.09% p.a.	5.74% p.a.
2 Year Fixed Rate	4.09% p.a.	5.59% p.a.
3 Year Fixed Rate	4.29% p.a.	5.50% p.a.
5 Year Fixed Rate	4.59% p.a.	5.41% p.a.

### Additional Interest Rate Loadings (loadings apply to fixed and variable rates unless specified)

	Principal and Interest	
	Interest Rate	
Loan with LVR between 80.01%-85% (Without LMI) <sup>5</sup>	add 0.25%p.a. <sup>6</sup>	
Loans for non residents or loans where the income declared for loan assessment is in a foreign currency <sup>7</sup>	add 0.50% p.a.	

### Reference rates

	Interest Rate	Comparison Rate <sup>2</sup>
Basic Variable	5.55% p.a.	5.60% p.a.
Standard Variable	5.77% p.a.	5.91% p.a.
Standard Variable Offset	5.77% p.a.	5.91% p.a.

### Important Information

Advertised Home Loan rates are for new, secured loans only and are subject to change at any time. All loans and securities are subject to Citigroup's credit criteria. Establishment and, where applicable, legal fees apply. Terms and conditions apply and are available on request.

Minimum loan size is \$250,000.

1. Fixed Rate loans must be combined with Standard Variable/Standard Variable Offset (Owner Occupier and Investor) or Mortgage Power Line of credit (Investor) to be eligible for Mortgage Plus. Fixed rate quotes are held 60 days from the day the application is submitted. If settlement occurs after 60 days, the prevailing fixed rate will apply.
2. Comparison Rate calculated on a loan amount \$150,000 over a term of 25 years based on monthly repayments. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.
3. Comparison Rate for fixed rates calculated on a loan amount \$150,000 over a term of 25 years based on monthly repayments and reverting to a Mortgage Plus - Standard Variable loan with an LVR less than or equal to 80% on expiry of the fixed term. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.
4. Fixed rate quotes are held 60 days from the day the application is submitted. If settlement occurs after 60 days, the prevailing fixed rate will apply.
5. Lenders Mortgage Insurance is applicable for loans with an LVR over 80%, unless the option LVR between 80.01%-85% (Without LMI) is selected. Loans with LVR between 80.01%-85% (Without LMI) are not available to non resident loans or loans where income is declared for loan assessment is in a foreign currency. For all loans over LVR 80% principal and interest repayment is required.
6. Interest rate margin discounts/premiums are based on the (LSR) as confirmed by Citibank at the time of loan approval. The LSR may change between the date of loan approval and loan settlement and Citibank reserves the right to vary the interest rate margin discount/premium between the date of loan approval and date of the loan settlement based on a change in the LSR. Any increase or decrease in the LSR after loan approval will not change the level of interest rate margin discount/premium, although the Citibank reference rate is variable and subject to change. The Loan to Value Ratio (LVR) is the same as the Loan to Security Ratio (LSR) in the loan documentation.
7. A resident is either a citizen or permanent resident of Australia. Standard Variable Offset and Mortgage Power Line of credit products and interest only repayment option are not available for non resident loans or loans where income is declared for loan assessment is in a foreign currency.