

Standard Variable Rate Interest Changes

| Rate effective date | Payment change date | Interest rate |
|---------------------|---------------------|---------------|
| 31/10/2017 | N/A | 6.99% |
| 15/02/2020 | 15/03/2020 | 5.99% |
| 15/03/2022 | 15/04/2022 | 6.24% |
| 15/04/2022 | 15/05/2022 | 6.49% |
| 15/05/2022 | 15/06/2022 | 6.74% |
| 15/07/2022 | 15/08/2022 | 6.99% |
| 15/08/2022 | 15/09/2022 | 7.49% |
| 15/10/2022 | 15/11/2022 | 7.99% |
| 15/11/2022 | 15/12/2022 | 8.74% |
| 15/12/2022 | 15/01/2023 | 9.24% |
| 15/04/2023 | 15/05/2023 | 9.99% |
| 15/05/2023 | 15/06/2023 | 10.24% |
| 15/07/2023 | 15/08/2023 | 10.74% |
| 15/08/2023 | 15/09/2023 | 10.99% |
| 15/08/2024 | 15/09/2024 | 10.74% |
| 15/11/2024 | 15/12/2024 | 10.49% |
| 15/02/2025 | 15/03/2025 | 10.24% |

Please Note

Your loan may be subject to an individual loading, in addition to the above rates. Please refer to your loan agreement for clarification