

Effective 18/08/2023

Owner Occupied			
Variable Rates	LVR	P&I	I/O
100% Offset Loan	≤ 80%	5.88%	6.98%
100% Offset Loan **	>80% - ≤ 90%	6.33%	7.48%
100% Offset Loan **	>90% - ≤ 95%	7.48%	N/A
Term Loan No Offset	≤ 80%	5.88%	6.98%
Term Loan No Offset **	>80% - ≤ 90%	6.33%	7.48%
Term Loan No Offset **	>90% - ≤ 95 %	7.48%	N/A
Construction P & I & 12 or 24 Months IO	≤ 80%	6.03%	6.03%
Construction P & I & 12 or 24 Months IO	>80% - ≤ 90%	6.48%	6.48%
Go Between Loan / Bridging Loan	≤ 80%	6.13%	N/A

Fixed Rates	LVR	1 Years	2 Years	3 Years	4 years	5 Years
Principal & Interest	≤ 95%	6.34%	6.19%	6.04%	6.04%	6.04%
Interest Only	≤ 80%	6.69%	6.69%	6.69%	6.69%	6.69%
* Revert Roll Rate ≤ 80%	5.88%					
* Revert Roll Rate ≤ 90%	6.33%					

Investment			
Variable Rates	LVR	P&I	I/O
100% Offset Loan	≤ 80%	6.18%	6.49%
100% Offset Loan **	>80% - ≤ 90%	6.63%	6.94%
Term Loan No Offset	≤ 80%	6.18%	6.49%
Term Loan No Offset **	>80% - ≤ 90%	6.63%	6.94%
Construction P & I & 12 or 24 Months IO	≤ 80%	6.43%	6.43%
Construction P & I & 12 or 24 Months IO	>80% - ≤ 90%	6.88%	6.88%
Go Between Loan / Bridging Loan	≤ 80%	6.43%	N/A

Fixed Rates	LVR	1 Years	2 Years	3 Years	4 years	5 Years
Principal & Interest	≤ 90%	6.54%	6.39%	6.24%	6.24%	6.24%
Interest Only	≤ 80%	6.69%	6.54%	6.39%	6.39%	6.39%
* Revert Roll Rate ≤ 80%	6.18%					
* Revert Roll Rate ≤ 90%	6.63%					

*The revert roll rate is the current variable rate that will be included in documentation.

** Maximum loan for >80% - ≤90% is capped at \$1,000,000. Maximum loan size for loans >90% is capped at \$750,000.

Connective Credit Services Pty Ltd T/A Connective Home Loans CAN 143 651 496, Australian Credit Licence 389328. Home Loans products are funded and serviced by Adelaide Bank a division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178. Australian Credit Licence 237879.

Information correct as of 18th Aug 2023 and is subject to change. Lending criteria, terms, conditions, fees, and charges apply. Full details of terms & conditions available on application. This document was prepared and issued by Bendigo and Adelaide Bank Limited.