

Comparison Rate Schedule - 1st April, 2020

New Business Autumn Home Loan (P&I)

New Business
Autumn Home Loan
Over \$250K
3.20%*

Comparison Rate pa		
\$ 500,000	25 Years	3.31%
\$ 400,000	25 Years	3.34%
\$ 300,000	25 Years	3.39%
\$ 275,000	25 Years	3.40%
\$ 250,000	25 Years	3.43%

*Conditions Apply

SWC Variable Home Loan (P&I)

Basic Home Loan
4.90%
Premier Home
Loan Package
From 3.80%*

Comparison Rate pa			
\$ 500,000	25 Years	N/A	3.91%
\$ 300,000	25 Years	N/A	4.08%
\$ 275,000	25 Years	N/A	4.10%
\$ 250,000	25 Years	N/A	4.12%
\$ 225,000	25 Years	N/A	4.14%
\$ 200,000	25 Years	N/A	4.17%
\$ 150,000	25 Years	4.93%	N/A
\$ 130,000	25 Years	4.94%	N/A
\$ 100,000	25 Years	4.95%	N/A
\$ 70,000	25 Years	4.97%	N/A
\$ 50,000	7 Years	5.33%	N/A
\$ 30,000	5 Years	5.92%	N/A
\$ 25,000	5 Years	6.13%	N/A
\$ 20,000	5 Years	6.43%	N/A
\$ 10,000	5 Years	7.93%	N/A

*Conditions Apply

SWC Fixed Rate Home Loan (P&I)

Loans \$200,000 and over
Premier Home Loan Package

1 year fixed at
4.31% then
variable rate 3.90%*

2 year fixed at
4.43% then
variable rate 3.90%*

3 year fixed at
4.60% then
variable rate 3.90%*

Comparison Rate pa					
\$ 300,000	25 Years	4.11%	4.15%	4.22%	
\$ 275,000	25 Years	4.13%	4.17%	4.24%	
\$ 250,000	25 Years	4.15%	4.19%	4.26%	
\$ 225,000	25 Years	4.17%	4.21%	4.28%	
\$ 200,000	25 Years	4.20%	4.24%	4.31%	

Loans \$100,000 to less than \$200,000
Basic Home Home

1 year fixed at
4.56% then
variable rate 4.90%*

2 year fixed at
4.68% then
variable rate 4.90%*

3 year fixed at
4.85% then
variable rate 4.90%*

Comparison Rate pa					
\$ 150,000	25 Years	4.91%	4.90%	4.92%	
\$ 130,000	25 Years	4.91%	4.91%	4.93%	
\$ 100,000	25 Years	4.92%	4.92%	4.94%	

*Conditions Apply

SWC Unsecured Personal Loans (Up to \$20k)

Home Owners
16.05% Standard
20.05%

Comparison Rate pa				
\$ 20,000	4 Years	N/A	20.54%	
\$ 15,000	4 Years	16.72%	20.70%	
\$ 10,000	3 Years	17.45%	21.41%	
\$ 5,000	2 Years	20.36%	24.27%	
\$ 2,500	2 Years	N/A	28.39%	
\$ 1,500	1 Year	N/A	47.99%	

SWC Secured Personal Loan - With Guarantor (Up to \$30k)

Standard
16.55%

Comp Rate pa		
\$ 30,000	5 Years	16.81%
\$ 25,000	5 Years	16.86%
\$ 20,000	4 Years	17.05%
\$ 15,000	4 Years	17.22%
\$ 10,000	3 Years	17.94%
\$ 5,000	2 Years	20.85%
\$ 2,500	2 Years	25.04%
\$ 1,500	1 Year	44.74%

SWC Secured Rate Crusher Variable Car Loan (Up to \$70k) with 20% deposit

New Car
> \$20,000
5.99% Used Car
< 3 Yrs
>\$20,000
6.99% Used Car
3 - 5 Yrs
>\$20,000
7.99%

Comparison Rate pa				
\$ 70,000	7 Years	6.08%	N/A	N/A
\$ 60,000	7 Years	6.09%	N/A	N/A
\$ 50,000	7 Years	6.11%	7.11%	N/A
\$ 30,000	5 Years	6.29%	7.28%	8.28%
\$ 25,000	5 Years	6.35%	7.34%	8.34%
\$ 20,000	4 Years	6.56%	7.55%	8.54%

SWC Secured Fixed Car Loan (Up to \$50k) with 20% deposit

New Car
Up to 2 Yrs
> \$30,000
7.99% New Car
Up to 2 Yrs
<\$30,000
8.49% Used Car
2 - 5 Yrs
9.49%

Comparison Rate pa				
\$ 50,000	7 Years	8.11%	N/A	N/A
\$ 30,000	5 Years	8.28%	8.78%	N/A
\$ 25,000	5 Years	8.34%	8.84%	N/A
\$ 20,000	4 Years	8.54%	9.04%	10.03%
\$ 15,000	4 Years	8.73%	9.22%	10.21%
\$ 10,000	3 Years	9.49%	9.98%	10.97%
\$ 5,000	2 Years	12.50%	12.98%	13.96%

SWC Secured Car Loan (Up to \$50k) with 20% deposit

New Car
Up to 3 Yrs
12.20% Used Car
4 - 9 Yrs
13.20% Used Car
Over 9 Yrs
16.20%

Comparison Rate pa				
\$ 50,000	7 Years	12.31%	N/A	N/A
\$ 30,000	5 Years	12.47%	N/A	N/A
\$ 25,000	5 Years	12.53%	N/A	N/A
\$ 20,000	4 Years	12.73%	13.72%	N/A
\$ 15,000	4 Years	12.90%	13.89%	N/A
\$ 10,000	3 Years	13.64%	14.63%	17.60%
\$ 5,000	2 Years	16.60%	17.57%	20.50%

SWC Quick Car Loan

From
5.99%* 6.99%* 7.99%* 10.99%* 16.99%*

Comparison Rate pa						
\$ 150,000	7 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 130,000	7 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 100,000	7 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 70,000	7 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 50,000	7 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 30,000	5 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 25,000	5 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 20,000	4 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 10,000	3 Years	5.99%	6.99%	7.99%	10.99%	16.99%
\$ 5,000	2 Years	5.99%	6.99%	7.99%	10.99%	16.99%

*Conditions Apply