

Comparison Rate Schedule - Owner Occupied - 1st March, 2021

SWC Variable Home Loan (P&I)

		<i>Basic Home Loan</i> 4.90%	<i>Premier Home Loan Package</i> From 3.80%*	<i>Power Home Loan Package (<60% LVR)</i> 2 Year 2.05% p.a. then 3.90%p.a.*	<i>Power Home Loan Package (<80% LVR)</i> 2 Year 2.25% p.a. then 3.90%p.a.*	<i>Power Home Loan Package (>80% LVR)</i> 2 Year 2.40% p.a. then 3.90%p.a.*
		Comparison Rate p.a.				
\$ 500,000	25 Years	N/A	3.91%	3.74%	3.77%	3.80%
\$ 300,000	25 Years	N/A	4.08%	3.82%	3.85%	3.87%
\$ 275,000	25 Years	N/A	4.10%	3.83%	3.86%	3.88%
\$ 250,000	25 Years	N/A	4.12%	3.85%	3.88%	3.90%
\$ 225,000	25 Years	N/A	4.14%	N/A	N/A	N/A
\$ 200,000	25 Years	N/A	4.17%	N/A	N/A	N/A
\$ 150,000	25 Years	4.93%	N/A	N/A	N/A	N/A
\$ 130,000	25 Years	4.94%	N/A	N/A	N/A	N/A
\$ 100,000	25 Years	4.95%	N/A	N/A	N/A	N/A
\$ 70,000	25 Years	4.97%	N/A	N/A	N/A	N/A
\$ 50,000	7 Years	5.33%	N/A	N/A	N/A	N/A
\$ 30,000	5 Years	5.92%	N/A	N/A	N/A	N/A
\$ 25,000	5 Years	6.13%	N/A	N/A	N/A	N/A
\$ 20,000	5 Years	6.43%	N/A	N/A	N/A	N/A
\$ 10,000	5 Years	7.93%	N/A	N/A	N/A	N/A

*Conditions Apply

SWC Fixed Rate Home Loan (P & I)

		<60% LVR	
		<i>1 year fixed at 2.00% then variable 3.90%*</i>	<i>2 year fixed at 2.05% then variable 3.90%*</i>
		Comparison Rate pa	
\$ 500,000	25 Years	3.87%	3.74%
\$ 300,000	25 Years	3.94%	3.82%
\$ 275,000	25 Years	3.96%	3.83%
\$ 250,000	25 Years	3.98%	3.85%

*Conditions Apply

		<80% LVR	
		<i>1 year fixed at 2.20% then variable 3.90%*</i>	<i>2 year fixed at 2.25% then variable 3.90%*</i>
		Comparison Rate pa	
\$ 500,000	25 Years	3.89%	3.77%
\$ 300,000	25 Years	3.96%	3.85%
\$ 275,000	25 Years	3.97%	3.86%
\$ 250,000	25 Years	3.99%	3.88%

*Conditions Apply

		>80% LVR	
		<i>1 year fixed at 2.35% then variable 3.90%*</i>	<i>2 year fixed at 2.40% then variable 3.90%*</i>
		Comparison Rate pa	
\$ 500,000	25 Years	3.90%	3.80%
\$ 300,000	25 Years	3.97%	3.87%
\$ 275,000	25 Years	3.99%	3.88%
\$ 250,000	25 Years	4.01%	3.90%

Car & Personal Loans - 1st March, 2021

SWC Car Loan

Rate on Application

**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%

Residential Investment Comparison Rate Schedule - 1st March, 2021

SWC Variable Home Loan (P&I)

		Basic Loan 5.50%	Premier Investment Loan Package From 4.40%*	Power Investment Loan Package (<60% LVR) 2 Year 2.30% p.a. then 4.50%p.a.*	Power Investment Loan Package (<80% LVR) 2 Year 2.60% p.a. then 4.50%p.a.*	Power Investment Loan Package (>80% LVR) 2 Year 2.90% p.a. then 4.50%p.a.*
		Comparison Rate pa				
\$ 500,000	25 Years	N/A	4.50%	4.29%	4.34%	4.38%
\$ 300,000	25 Years	N/A	4.67%	4.37%	4.41%	4.45%
\$ 275,000	25 Years	N/A	4.69%	4.38%	4.42%	4.47%
\$ 250,000	25 Years	N/A	4.71%	4.40%	4.44%	4.49%
\$ 225,000	25 Years	N/A	4.73%	N/A	N/A	N/A
\$ 200,000	25 Years	N/A	4.76%	N/A	N/A	N/A
\$ 150,000	25 Years	5.53%	N/A	N/A	N/A	N/A
\$ 130,000	25 Years	5.54%	N/A	N/A	N/A	N/A
\$ 100,000	25 Years	5.55%	N/A	N/A	N/A	N/A
\$ 70,000	25 Years	5.57%	N/A	N/A	N/A	N/A
\$ 50,000	7 Years	5.92%	N/A	N/A	N/A	N/A
\$ 30,000	5 Years	6.52%	N/A	N/A	N/A	N/A
\$ 25,000	5 Years	6.72%	N/A	N/A	N/A	N/A
\$ 20,000	5 Years	7.02%	N/A	N/A	N/A	N/A
\$ 10,000	5 Years	8.50%	N/A	N/A	N/A	N/A

*Conditions Apply

SWC Fixed Rate Home Loan (P&I)

<60% LVR

1 year fixed at 2.25% then variable 4.50%*	2 year fixed at 2.30% then variable 4.50%*
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		Comparison Rate pa	
\$ 500,000	25 Years	4.44%	4.29%
\$ 300,000	25 Years	4.51%	4.37%
\$ 275,000	25 Years	4.53%	4.38%
\$ 250,000	25 Years	4.55%	4.40%

<80% LVR

1 year fixed at 2.50% then variable 4.50%*	2 year fixed at 2.60% then variable 4.50%*
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		Comparison Rate pa	
\$ 500,000	25 Years	4.46%	4.34%
\$ 300,000	25 Years	4.53%	4.41%
\$ 275,000	25 Years	4.55%	4.42%
\$ 250,000	25 Years	4.57%	4.44%

>80% LVR

1 year fixed at 2.75% then variable 4.50%*	2 year fixed at 2.90% then variable 4.50%*
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		Comparison Rate pa	
\$ 500,000	25 Years	4.48%	4.38%
\$ 300,000	25 Years	4.55%	4.45%
\$ 275,000	25 Years	4.57%	4.47%
\$ 250,000	25 Years	4.59%	4.49%