

Comparison Rate Schedule - 6th February, 2019

SWC Refinance Offer Home Loan (P&I)

Refinance Offer
3.70%*

		Comparison Rate pa	
\$	500,000	25 Years	4.32%
\$	450,000	25 Years	4.39%
\$	400,000	25 Years	4.41%
\$	350,000	25 Years	4.42%
\$	300,000	25 Years	4.44%
\$	275,000	25 Years	4.45%
\$	250,000	25 Years	4.47%

*Conditions Apply

SWC Variable Home Loan (P&I)

		Basic 5.40%	Classic 5.05%*	Premium 4.40%*	Premier Plus 4.30%*	Lifestyle 5.40%*	
		Comparison Rate pa					
\$	500,000	25 Years	5.41%	5.06%	4.48%	4.40%	5.41%
\$	300,000	25 Years	5.41%	5.06%	4.54%	N/A	5.41%
\$	275,000	25 Years	5.42%	5.07%	4.55%	N/A	5.42%
\$	250,000	25 Years	5.42%	5.07%	4.56%	N/A	5.42%
\$	225,000	25 Years	5.42%	5.07%	N/A	N/A	5.42%
\$	200,000	25 Years	5.42%	5.07%	N/A	N/A	5.42%
\$	150,000	25 Years	5.43%	5.08%	N/A	N/A	5.43%
\$	130,000	25 Years	5.43%	5.08%	N/A	N/A	5.43%
\$	100,000	25 Years	5.44%	5.09%	N/A	N/A	5.44%
\$	70,000	25 Years	5.46%	N/A	N/A	N/A	5.46%
\$	50,000	7 Years	5.78%	N/A	N/A	N/A	5.99%
\$	30,000	5 Years	6.32%	N/A	N/A	N/A	6.67%
\$	25,000	5 Years	6.50%	N/A	N/A	N/A	6.92%
\$	20,000	5 Years	6.77%	N/A	N/A	N/A	7.30%
\$	10,000	5 Years	8.11%	N/A	N/A	N/A	9.15%

*Conditions Apply

SWC Fixed Rate Home Loan (P&I)

Loans \$250,000 and over Premium Package

		1 year fixed at 4.31% then variable rate 4.40%*	2 year fixed at 4.43% then variable rate 4.40%*	3 year fixed at 4.60% then variable rate 4.40%*	4 year fixed at 4.80% then variable rate 4.40%*	5 year fixed at 4.96% then variable rate 4.40%*	
		Comparison Rate pa					
\$	300,000	25 Years	4.53%	4.54%	4.58%	4.64%	4.72%
\$	275,000	25 Years	4.54%	4.55%	4.59%	4.66%	4.73%
\$	250,000	25 Years	4.56%	4.57%	4.61%	4.67%	4.75%

Loans \$150,000 to less than \$250,000

		1 year fixed at 4.46% then variable rate 5.05%*	2 year fixed at 4.58% then variable rate 5.05%*	3 year fixed at 4.75% then variable rate 5.05%*	4 year fixed at 4.95% then variable rate 5.05%*	5 year fixed at 5.11% then variable rate 5.05%*	
		Comparison Rate pa					
\$	225,000	25 Years	5.03%	5.00%	5.01%	5.04%	5.09%

		1 year fixed at 4.46% then variable rate 5.15%*	2 year fixed at 4.58% then variable rate 5.15%*	3 year fixed at 4.75% then variable rate 5.15%*	4 year fixed at 4.95% then variable rate 5.15%*	5 year fixed at 5.11% then variable rate 5.15%*	
		Comparison Rate pa					
\$	200,000	25 Years	5.12%	5.09%	5.09%	5.12%	5.16%
\$	150,000	25 Years	5.13%	5.10%	5.10%	5.13%	5.17%

Loans \$100,000 to less than \$150,000

		1 year fixed at 4.56% then variable rate 5.30%*	2 year fixed at 4.68% then variable rate 5.30%*	3 year fixed at 4.85% then variable rate 5.30%*	4 year fixed at 5.05% then variable rate 5.30%*	5 year fixed at 5.21% then variable rate 5.30%*	
		Comparison Rate pa					
\$	130,000	25 Years	5.28%	5.25%	5.24%	5.27%	5.30%
\$	100,000	25 Years	5.29%	5.26%	5.25%	5.28%	5.31%

*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	20.44%
\$ 15,000	4 Years	16.45%	20.57%
\$ 10,000	3 Years	17.17%	21.14%
\$ 5,000	2 Years	19.50%	23.43%
\$ 2,500	2 Years	N/A	26.75%
\$ 1,500	1 Year	N/A	42.56%

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

		Standard 16.55%
		Comp Rate pa
\$ 30,000	5 Years	16.76%
\$ 25,000	5 Years	16.80%
\$ 20,000	4 Years	16.95%
\$ 15,000	4 Years	17.09%
\$ 10,000	3 Years	17.66%
\$ 5,000	2 Years	19.99%
\$ 2,500	2 Years	23.37%
\$ 1,500	1 Year	39.27%

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	6.06%	N/A	N/A
\$ 60,000	7 Years	6.07%	N/A	N/A
\$ 50,000	7 Years	6.09%	7.09%	N/A
\$ 30,000	5 Years	6.23%	7.23%	8.22%
\$ 25,000	5 Years	6.28%	7.27%	8.27%
\$ 20,000	4 Years	6.44%	7.44%	8.43%

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	8.09%	N/A	N/A
\$ 30,000	5 Years	8.22%	8.72%	N/A
\$ 25,000	5 Years	8.27%	8.77%	N/A
\$ 20,000	4 Years	8.43%	8.93%	9.92%
\$ 15,000	4 Years	8.58%	9.08%	10.07%
\$ 10,000	3 Years	9.19%	9.68%	10.67%
\$ 5,000	2 Years	11.60%	12.09%	13.07%

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	12.29%	N/A	N/A
\$ 30,000	5 Years	12.42%	N/A	N/A
\$ 25,000	5 Years	12.46%	N/A	N/A
\$ 20,000	4 Years	12.62%	13.62%	N/A
\$ 15,000	4 Years	12.76%	13.76%	N/A
\$ 10,000	3 Years	13.35%	14.35%	17.32%
\$ 5,000	2 Years	15.73%	16.71%	19.65%

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