



Gateway Bank Ltd

Interest Rate Schedule - Base Rates

Effective from 21 March 2024

Low Rate Essentials

Owner Occupied	
Low Rate Essentials	8.18%pa
Low Rate Essentials I/O	9.04%pa
Investor	
Inv Low Rate Essentials	8.97%pa
Inv Low Rate Essentials I/O	9.56%pa

Premium Package

Owner Occupied	
Premium Package	8.22%pa
Premium Package I/O	9.04%pa
Premium Package Index Rate A ¹	6.15%pa
Investor	
Inv Premium Package	8.97%pa
Inv Premium Package I/O	9.45%pa
Inv Premium Package Index Rate A ¹	6.46%pa

Green Home Loans

Owner Occupied	
Green Home Loan	8.22%pa
Green Plus Home Loan	8.22%pa
Green Home Loan I/O	8.22%pa
Green Plus Home Loan I/O	8.22%pa

Construction Loan

Owner Occupied	
Construction Loan	8.68%pa
Investor	
Inv Construction Loan	9.43%pa

Land Loan

Owner Occupied	
Land Loan	8.68%pa
Land Loan I/O	9.50%pa
Investor	
Inv Land Loan	9.43%pa
Inv Land Loan I/O	10.02%pa

Standard Home Loans

Owner Occupied	
Standard Variable Rate ²	8.68%pa
Standard Variable Rate I/O	9.50%pa
Investor	
Inv Standard Variable Rate ²	9.43%pa
Inv Standard Variable Rate I/O	9.86%pa

Important Information:

A Base Rate is a benchmark rate, and each variable interest rate of a loan is determined by applying a margin to the associated Base Rate. A Revert Rate is the applicable interest rate upon expiry of a fixed rate term.

¹Premium Package Fixed Rate Home Loans revert to the Premium Package Index Rate A/Investment Premium Package index Rate A upon expiry of a fixed rate term.

²Standard Fixed Rate Home Loans revert to the Standard Variable Rate/Inv Standard Variable Rate upon expiry of a fixed rate term.

Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are included in the loan offer. Loan fees and charges and other fees and charges may apply.