

Variable Rate Home and Investment Loans

| | Establishment Fee / Loan Settlement Fee | Monthly Fee | Interest Rate p.a. | Comparison Rate p.a. |
|------------------------|--|-------------|--------------------|----------------------|
| Basic Variable Rate | \$445 / \$150 | \$11 | 6.14% | 6.30% |
| Standard Variable Rate | \$445 / \$150 | \$0 | 6.84% | 6.88% |

pinnacle +plus package¹ – discount variable rates

| | Establishment Fee / Loan Settlement Fee | Monthly Fee | Interest Rate p.a. | Comparison Rate p.a. |
|------------------------------|--|-------------|--------------------|----------------------|
| Loans of \$200,000–\$299,999 | \$0 / \$150 | \$0 | 6.54% | 6.55% |
| Loans of \$300,000 plus | \$0 / \$150 | \$0 | 6.34% | 6.35% |

Fixed Rate Home and Investment Loans

| Fixed Term | Establishment Fee / Loan Settlement Fee | Monthly Fee | Interest Rate p.a. | Comparison Rate p.a. |
|------------|--|-------------|--------------------|----------------------|
| 1 year | \$445 / \$150 | \$0 | 6.14% | 6.81% |
| 2 year | \$445 / \$150 | \$0 | 6.19% | 6.75% |
| 3 year | \$445 / \$150 | \$0 | 6.29% | 6.94% |
| 4 year | \$445 / \$150 | \$0 | 6.64% | 6.81% |
| 5 year | \$445 / \$150 | \$0 | 6.79% | 7.03% |

Loan reverts to our standard variable interest rate at the end of the fixed rate period.

pinnacle +plus package¹ – fixed rates loans \$200,000 plus

| Fixed Term | Establishment Fee / Loan Settlement Fee | Monthly Fee | Interest Rate p.a. | Comparison Rate p.a. |
|------------|--|-------------|--------------------|----------------------|
| 1 year | \$0 / \$150 | \$0 | 5.99% | 6.49% |
| 2 year | \$0 / \$150 | \$0 | 6.04% | 6.45% |
| 3 year | \$0 / \$150 | \$0 | 6.14% | 6.65% |
| 4 year | \$0 / \$150 | \$0 | 6.49% | 6.53% |
| 5 year | \$0 / \$150 | \$0 | 6.64% | 6.76% |

Loan reverts to the relevant pinnacle +plus discounted variable rate at the end of the fixed rate period.

All-In-One

(Mortgage-Secured Line of Credit)

| | Establishment Fee / Loan Settlement Fee | Monthly Fee | Interest Rate p.a. | Comparison Rate p.a. |
|-----------------------------------|--|-------------|--------------------|----------------------|
| Standard All-In-One Variable Rate | \$445 / \$150 | \$0 | 6.99% | N/A |

pinnacle +plus package¹ – discount All-In-One variable rates

| | Establishment Fee / Loan Settlement Fee | Monthly Fee | Interest Rate p.a. | Comparison Rate p.a. |
|------------------------------|--|-------------|--------------------|----------------------|
| Loans of \$200,000–\$299,999 | \$0 / \$150 | \$0 | 6.69% | N/A |
| Loans of \$300,000 plus | \$0 / \$150 | \$0 | 6.49% | N/A |

¹pinnacle +plus package is available to members with combined balanced of \$200,000 or more in eligible loans and deposits. Other eligibility criteria, terms and conditions apply. Terms, conditions, fees and charges, and lending criteria apply to all loans. Full details are available at the time of application or by contacting us. All loans are provided by Community CPS Australia Ltd ABN 15 087 651 143 AFSL/Australian Credit License 237856. Interest rates are subject to change without notice. Comparison rates are based on a loan of \$150,000 with monthly repayments over a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.