

# Rates for Borrowers



First mortgage loans for Business, Rural & Investment<sup>^</sup> purposes as at 15 November 2018

## Variable Rate

Residential Security	<b>6.00%</b> per annum
Commercial Security	<b>6.20%</b> per annum
3 Month Reset Rate*	<b>5.29%</b> per annum

## Fixed Rate

1 Year	<b>5.30%</b> per annum
2 Years	<b>5.59%</b> per annum
3 Years	<b>5.84%</b> per annum

### Product Features

Standard loan to value ratios:

- Commercial Security – Interest only up to 75%;  
– Principal and Interest up to 80%.
- Rural Security – Interest only and Principal and Interest up to 65%.
- Residential Security – Interest only up to 75%;  
– Principal and Interest up to 80%;  
– Insured Principal and Interest up to 95%.

Minimum loan amount \$20,000

Establishment Fee is generally 0.0044% of the loan amount with a minimum charge of \$770 (inc. GST). This fee includes our preparation of your documentation, it does not include any costs or disbursements payable to other parties.

<sup>^</sup>Interest rates stated apply to lending wholly or predominantly for Business, Agribusiness or Commercial Investment purposes only, excluding lending for investment in residential property and any lending for personal purposes.

\*Commercial Security Only. Only available to approved new business. Minimum loan amount \$500,000. Facility Fee of \$137.50 per quarter (including GST) applies, in addition to standard loan fees and charges. Rate resets on a quarterly basis in accordance with a predetermined formula, as detailed in individual loan agreements.

Interest rates are subject to change without notice and margins may apply. Other fees and charges may apply. Full details of lending conditions and criteria available on application.

For more detailed information: Phone us on 1300 138 044  
or visit our website [www.tasmanianperpetual.com.au](http://www.tasmanianperpetual.com.au)