

<b>SINTEX</b>		
<b>Residential Property Loan</b>		
	<b>DCF</b>	<b>Effective from</b>
Variable^	4.13%	7/04/2015
Low Doc variable^	4.43%	7/04/2015
SMSF Variable^	4.88%	7/04/2015
Non Resident Variable^	4.28%	7/04/2015
<b>Full Doc Home Loan^</b>		
1 Year Fixed	3.75%	7/04/2015
2 Year Fixed	3.73%	7/04/2015
3 Year Fixed	3.82%	7/04/2015
4 Year Fixed	4.04%	7/04/2015
5 Year Fixed	4.15%	7/04/2015
<b>Non Resident Loans</b>		
1 Year Fixed	3.90%	7/04/2015
2 Year Fixed	3.88%	7/04/2015
3 Year Fixed	3.97%	7/04/2015
4 Year Fixed	4.19%	7/04/2015
5 Year Fixed	4.30%	7/04/2015
<b>Low Doc Home Loan (30 bps Loading)^</b>		
1 Year Fixed	4.05%	7/04/2015
2 Year Fixed	4.03%	7/04/2015
3 Year Fixed	4.12%	7/04/2015
4 Year Fixed	4.34%	7/04/2015
5 Year Fixed	4.45%	7/04/2015

^ Rates quoted above includes an annual fee

^ 0.10% loading will apply if there is NO annual fee

<b>SINTEX</b>		
<b>Commercial Property Loan</b>		
	<b>DCF</b>	<b>Effective from</b>
Full Doc Promo Borrower Rate from	5.54%	18/05/2015
Full Doc Variable	5.59%	18/05/2015
Lease Doc variable V	5.70%	18/05/2015
SMSF Variable	5.90%	18/05/2015
<b>Full Doc up to 1M</b>		
1 Year Fixed	5.37%	7/04/2015
2 Year Fixed	5.35%	7/04/2015
3 Year Fixed	5.43%	7/04/2015
4 Year Fixed	5.65%	7/04/2015
5 Year Fixed	5.76%	7/04/2015
<b>Lease Doc up to 1M</b>		
1 Year Fixed	5.48%	7/04/2015
2 Year Fixed	5.46%	7/04/2015
3 Year Fixed	5.54%	7/04/2015
4 Year Fixed	5.76%	7/04/2015
5 Year Fixed	5.87%	7/04/2015
<b>Full Doc above 1M</b>		
1 Year Fixed	5.27%	7/04/2015
2 Year Fixed	5.25%	7/04/2015
3 Year Fixed	5.33%	7/04/2015
4 Year Fixed	5.55%	7/04/2015
5 Year Fixed	5.66%	7/04/2015
<b>Lease Doc above 1M</b>		
1 Year Fixed	5.38%	7/04/2015
2 Year Fixed	5.36%	7/04/2015
3 Year Fixed	5.44%	7/04/2015
4 Year Fixed	5.66%	7/04/2015
5 Year Fixed	5.77%	7/04/2015