

## Customer Interest Rate Guide

PERSONAL LOANS	
Unsecured - Interest rates between:	14.95% - 28.95% per annum
Secured - Interest rates between:	13.95% - 25.95% per annum

BRIDGING LOANS (Short term property loans)	
Secured - Interest rates between:	8.95% - 18.95% per annum

For the Personal and Bridging Loan types, the interest rate we offer you will be set by reviewing your loan application and assessing your personal profile.

Our assessment of your personal profile includes your:

- credit history,
- stability,
- financial commitments,
- work status, and
- (if applicable) the security that is offered to secure the loan.

CAR LOANS (for car purchase)	
Secured - Interest rates between:	9.95% - 21.95% per annum

For the Car Loans the interest rate we offer you will be set by reviewing your loan application and assessing your personal profile (as set out above) and may include an introducer margin.

All of the interest rates that Avanti offer for Personal, Car and Bridging Loans are fixed for the term of the loan.

FIRST MORTGAGE PROPERTY LOANS (Long term property loans)	
Variable Interest Rates: The variable interest rate that applies to each First Mortgage Property Loan is determined by adding a Margin (in the range set out below) to the Base Variable Rate	
Base Variable Rate	5.35% per annum
Margin	Between 0.00% - 5.20% per annum

If you choose a variable interest rate, the Margin we offer you will be set by reviewing your loan application and assessing your personal profile (as set out above). The Base Variable Rate is subject to change.

FIRST MORTGAGE PROPERTY LOANS – Near Prime (Long term property loans)	
Variable Interest Rates: The variable interest rate that applies to each First Mortgage Property Loan- Near Prime is determined by adding a Margin (in the range set out below) to the Base Variable Rate	
Base Variable Rate	4.15% per annum
Margin	Between 0.0% - 1.2% per annum

If you choose a variable interest rate, the Margin we offer you will be set by reviewing your loan application and assessing your personal profile (as set out above). The Base Variable Rate is subject to change.