

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:	7.95% - 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 – SPECIALIST (LONG-TERM 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 (BVR).	
Base Variable Rate (BVR)	6.90% per annum
Margin	Between 0.00% - 2.60% 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 BVR is subject to change.

FIRST MORTGAGE PROPERTY LOANS – NEAR PRIME (LONG-TERM 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 BVR.	
Base Variable Rate	5.45% per annum
Margin	Between 0.0% - 2.0% 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 BVR is subject to change.