

# Citibank New Business Residential Home Loan Rates

Effective from 07 February 2011

Residential loans from \$50,000	Fully Verified	
	Interest Rate	Comparison Rate <sup>2</sup>
<b>Basic Variable</b> <i>Basic Variable (Ref Rate 7.80% p.a.)</i>	7.67% p.a.	7.72% p.a.
<b>Standard Variable</b>	8.02% p.a.	8.15% p.a.
<b>Standard Variable Offset</b>	8.02% p.a.	8.15% p.a.
<b>Standard Fixed Rates</b>		
6 Month Fixed Rate	7.29% p.a.	8.11% p.a.
1 Year Fixed Rate	7.24% p.a.	8.07% p.a.
2 Year Fixed Rate	7.25% p.a.	7.99% p.a.
3 Year Fixed Rate	7.29% p.a.	7.93% p.a.
4 Year Fixed Rate	7.59% p.a.	7.99% p.a.
5 Year Fixed Rate	7.59% p.a.	7.96% p.a.
<b>Mortgage Power - Line of credit</b>	8.39% p.a.	n/a

Mortgage Plus - Professional Package	Fully Verified	
	Interest Rate	Comparison Rate <sup>2</sup>
<b>Standard Variable / Standard Variable Offset</b>		
Loans from \$150,000 to less than \$500,000	7.08% p.a.	7.39% p.a.
Loans from \$500,000 to less than \$750,000	7.08% p.a.	7.39% p.a.
Loans greater than \$750,000	7.08% p.a.	7.39% p.a.
<b>Mortgage Power - Line of credit</b>		
Loans from \$150,000 to less than \$500,000	7.45% p.a.	n/a
Loans from \$500,000 to less than \$750,000	7.45% p.a.	n/a
Loans greater than \$750,000	7.45% p.a.	n/a

## Citibank Residential Information

### Special offers, great rates!

#### **Mortgage Plus package - the one package for all your customers' needs**

With our new promotional offer at a great low rate, our **Mortgage Plus package** is now even more exciting, providing great savings and exceptional value to your customers:

For loan amounts from \$150,000 enjoy:

7.08%p.a.<sup>1</sup> (comp. 7.39%p.a.<sup>2</sup>) on Standard Variable and Standard Offset loans

7.45%p.a.<sup>1</sup> (comp. n/a) on Mortgage Power loans.

Citi never sleeps



All rates are effective as at 07 February 2011 and are subject to change at any time. These rates are for new, secured loans only. Minimum loan amount is \$50,000.

Terms and Conditions apply and are available on request. Fees and charges apply. All applications are subject to Citibank's credit assessment criteria (Benchmark Rate 8.75%)

1. Discounts depend on loan amount and product. To be eligible for the 0.94%p.a. discount, loan facility size must be equal to or greater than \$150,000. Offer valid from 17 January 2011.

2. Comparison Rate calculated on a loan amount \$150,000 over a term of 25 years based on monthly repayments. 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, cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. A comparison rate schedule will be available at [www.citibank.com.au](http://www.citibank.com.au) and at the premises of accredited Citibank mortgage brokers.

3. Credit Card is subject to Citibank credit criteria and approval. Terms and Conditions apply

4. Fixed rate quotes are held 60 days from the day the application is submitted. If settlement occurs after 60 days, the prevailing fixed rate will apply

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