

Rates and updates.

Powered by Citi.

3 September 2012

Spring Offer – Up to \$1,000¹ off home loan costs.

Room to Move

Whether your client is looking for a new home loan or changing lenders, Citibank would like to give them some room to move. We will refund up to \$1,000¹ of the application or switching costs for new Citibank home loans.

- Offer is applicable for new home loan applications received between 3 September and 30 November 2012 (5pm Sydney time) - both dates inclusive
- All eligible loans must settle by 31 January 2013
- Refunds will be deposited into the customer's home loan account or a cheque will be issued if the home loan is 100% fixed; within 6 weeks of settlement.

Please find attached our latest residential rate sheet.

Did you know?

- No restrictions on the purpose of the loan – can be used for business or investment purposes (for legitimate purposes)
- Up to four free splits – different splits can have different names for easy reference, business and accounting purposes at no extra cost³

Turn around times – for correctly submitted applications

1st Decision PAYG – **48 hours**

1st Decision Non-PAYG – within 3 business days

Hints and Tips

In order to avoid processing delays please ensure that your application form has:

- Please provide all required income documents as per application checklist.
- All the required existing loan statements
- “Other living expenses” field with a value in it, this can be zero if there are no other living expenses
- The AML form is fully completed

Our Competitive Fixed Rates

Citibank 1 Year Fixed Rate at 5.75%p.a.
(comparison rate 7.08%p.a.^)

Citibank 2 Years Fixed Rate at 5.75%p.a.
(comparison rate 6.95%p.a.^)

Citibank 3 Years Fixed Rate at 5.75%p.a.
(comparison rate 6.84%p.a.^)

Citibank 4 Years Fixed Rate at 6.19%p.a.
(comparison rate 6.89%p.a.^)

Citibank 5 Years Fixed Rate at 6.24%p.a.
(comparison rate 6.85%p.a.^)

Combine it with our Ready Credit product and Take advantage of our unique free 60-day rate lock²

For more information please speak with your BDM or refer to the Broker Portal Website at www.mortgagebroker.citibank.com.au

For all your loan enquiries, please contact Citibank Broker Assist on 1300 651 059.

Fees and charges apply. Offer applies to residential loans only. Terms and Conditions apply and are available on request. Loans are subject to Citibank credit criteria. Rates, rate reductions and fee waivers are available for new loans only and subject to change without notice. ^ 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, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. 1. The offer is applicable for new home loan applications received between 3 September and 30 November 2012. All eligible applications must settle before 31 January 2013. Refunds will be credited by deposit into your home loan or by cheque as determined by us within 6 weeks of settlement. This offer is not available in conjunction with any other offer; it is not transferable or redeemable for cash. 2. Fixed rate quotes are held 60 days from the day the application is submitted. If settlement occurs after the 60 days, the prevailing fixed rate will apply. 3. Names appearing on offset savings accounts or additional split accounts must be borrowers.

Citibank New Business Residential Home Loan Rates

Effective from 03 September 2012

Mortgage Plus - Professional Package

Standard Variable / Standard Variable Offset	Loan amount		Loan amount	
	\$150,000 < \$500,000		≥ \$500,000	
	Interest Rate ¹	Comparison Rate ²	Interest Rate ¹	Comparison Rate ²
LVR less than 70%	5.94% p.a.	6.27% p.a.	5.89% p.a.	6.22% p.a.
LVR between 70% - 80%	5.99% p.a.	6.32% p.a.	5.94% p.a.	6.27% p.a.
LVR between 80.01% - 90% (with LMI) [^]	6.04% p.a.	6.37% p.a.	5.99% p.a.	6.32% p.a.

Mortgage Power - Line of credit

	Interest Rate ¹	Comparison Rate ²	Interest Rate ¹	Comparison Rate ²
LVR less than 70%	6.09% p.a.	n/a	6.04% p.a.	n/a
LVR between 70% - 80%	6.13% p.a.	n/a	6.09% p.a.	n/a
LVR between 80.01% - 90% (With LMI) [^]	6.18% p.a.	n/a	6.14% p.a.	n/a

Basic Variable

Variable Rates	Loan amount > \$50,000	
	Interest Rate ¹	Comparison Rate ²
LVR less than 70%	6.02% p.a.	6.07% p.a.
LVR between 70% - 80%	6.09% p.a.	6.14% p.a.
LVR between 80.01%-90% (With LMI) [^]	6.15% p.a.	6.20% p.a.

Standard Fixed Rates

Fixed Rates ³		
6 Month Fixed Rate	5.99% p.a.	7.17% p.a.
1 Year Fixed Rate	5.75% p.a.	7.08% p.a.
2 Year Fixed Rate	5.75% p.a.	6.95% p.a.
3 Year Fixed Rate	5.75% p.a.	6.84% p.a.
4 Year Fixed Rate	6.19% p.a.	6.89% p.a.
5 Year Fixed Rate	6.24% p.a.	6.85% p.a.

Reference rates³

Basic Variable	6.87% p.a.	6.92% p.a.
Standard Variable	7.09% p.a.	7.23% p.a.
Standard Variable Offset	7.09% p.a.	7.23% p.a.
Mortgage Power - Line of credit	7.46% p.a.	n/a



All rates are effective as at 03 September 2012 and are subject to change at any time. These rates are for new, secured loans only. Minimum loan amount is \$50,000. Rates shown are for Australian Residents only. Terms and Conditions apply and are available on request. Fees and charges apply. All applications are subject to Citibank's credit assessment criteria. An additional 0.20% applies to I/O loans with an LVR >80% and assessed under the No LMI policy.

[^] Rates quoted are subject to having Lenders Mortgage Insurance. Lenders Mortgage insurance is insurance that protects the financier in the event of default on home loan payments. It is available up to LVR 90% (inclusive of Lenders Mortgage Insurance premium). Conditions apply

1. The Loan to Value Ratio (LVR) is the same as the Loan to Security Ratio (LSR) in the loan documentation. Margin discounts are based on the (LSR) as confirmed by Citibank at the time of loan approval. The LSR may change between the date of loan approval and loan settlement and Citibank reserves the right to vary the margin discount between the date of loan approval and date of the loan settlement based on a change in the LSR. Any increase or decrease in the LSR after loan approval will not change the level of margin discount, although the Citibank reference rate is variable and subject to change.

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.

3. For loans with an LVR over 80% LMI will be required. 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.