

Interest Rates

Business Lending

IMPORTANT INFORMATION

All interest rates quoted are annual percentage rates, with interest calculated daily and charged monthly and are subject to change. Customer interest rate margins may also apply to the rates quoted.

MyState does not in any way guarantee that it will accept a loan or overdraft application or apply any rate that appears in this schedule.

'Principal and Interest' and 'Interest Only' repayment options are available on selected MyState Business and Agribusiness Loans.

Full details in relation to MyState's Business and Agribusiness Loans and Overdrafts are available on application.

Rates effective for new business 14 November 2017

Business Loans

	Residential Security Annual Percentage Rate from	Non Residential Security Annual Percentage Rate
Variable Rate	5.09%*	6.74%*
1 Year Fixed Rate	5.29%*	6.20%*
2 Year Fixed Rate	4.99%*	6.20%*
3 Year Fixed Rate	5.09%*	6.30%*
4 Year Fixed Rate	N/A	6.71%*
5 Year Fixed Rate	5.59%*	6.75%*

Agribusiness Loans

	Residential Security Annual Percentage Rate from	Non Residential Security Annual Percentage Rate
Variable Rate	5.09%*	6.74%*
1 Year Fixed Rate	5.29%*	6.20%*
2 Year Fixed Rate	4.99%*	6.20%*
3 Year Fixed Rate	5.09%*	6.30%*
4 Year Fixed Rate	N/A	6.71%*
5 Year Fixed Rate	5.59%*	6.75%*

Business Overdrafts

	Annual Percentage Rate
Overdraft Rate	8.54%*

* Customer interest rate margins may also apply to the rates quoted. Full interest rate details are available on application.

Agribusiness Overdrafts

	Annual Percentage Rate
Overdraft Rate	8.54%*

Unauthorised Overdrawing

	Annual Percentage Rate
^ Unarranged Borrowing Rate	15.50%

^ Applies where a Savings or Transaction Account is overdrawn at the close of business without prior approval from us. The associated interest is charged to the overdrawn account as 'Overdraft Interest'. Please refer to the *Terms and Conditions for Deposit Accounts* for further details.

How to contact MyState

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All loan and overdraft applications are subject to MyState's normal Credit Approval Criteria. Terms and conditions, including fees and charges apply. Government fees may also apply. Full details are available on application.

MyState Business Banking and MyState Agribusiness are registered business names of MyState Bank Limited (MyState)
ABN 89 067 729 195 AFSL 240896 Australian Credit Licence Number 240896
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