

Citibank New Business Residential Mortgage Rates

Effective from 22 December 2008

Residential loans from \$50,000	Fully Verified		Self Certified	
	Interest Rate	Comparison Rate [^]	Interest Rate	Comparison Rate [^]
Basic Variable <i>Basic Variable (Ref Rate 6.57% p.a.)</i>	6.23% p.a.	6.25% p.a.	-	-
Standard Variable	7.19% p.a.	7.33% p.a.	8.15% p.a.	8.28% p.a.
Standard Variable Offset	7.19% p.a.	7.33% p.a.	-	-
Standard Fixed Rates				
6 Month Fixed Rate	6.25% p.a.	7.27% p.a.	-	-
1 Year Fixed Rate	5.79% p.a.	7.18% p.a.	7.00% p.a.	8.16% p.a.
2 Year Fixed Rate	6.45% p.a.	7.17% p.a.	7.00% p.a.	8.04% p.a.
3 Year Fixed Rate	6.59% p.a.	7.15% p.a.	6.92% p.a.	7.91% p.a.
4 Year Fixed Rate	6.89% p.a.	7.21% p.a.	7.00% p.a.	7.84% p.a.
5 Year Fixed Rate	6.89% p.a.	7.19% p.a.	7.00% p.a.	7.76% p.a.
Mortgage Power - Line of credit	7.56% p.a.	n/a	8.17% p.a.	n/a

Mortgage Plus - Professional Package	Fully Verified		Self Certified	
	Interest Rate	Comparison Rate [^]	Interest Rate	Comparison Rate [^]
Standard Variable / Standard Variable Offset* (*excluding Self Certified)				
Loans from \$200,000 to less than \$300,000	6.69% p.a.	7.01% p.a.	7.65% p.a.	7.96% p.a.
Loans from \$300,000 to less than \$500,000	6.49% p.a.	6.81% p.a.	7.45% p.a.	7.76% p.a.
Loans greater than \$500,000	6.49% p.a.	6.81% p.a.	7.45% p.a.	7.76% p.a.
Mortgage Power - Line of credit				
Loans from \$200,000 to less than \$300,000	7.06% p.a.	n/a	7.67% p.a.	n/a
Loans from \$300,000 to less than \$500,000	6.96% p.a.	n/a	7.57% p.a.	n/a
Loans greater than \$500,000	6.86% p.a.	n/a	7.47% p.a.	n/a

Citibank Residential Information

Pay less with a Citibank Basic Mortgage, with rates as low as 6.23% p.a. (comparison rate 6.25% p.a.).

And save a further \$399 with our zero application fee offer! Available for a limited time only.

Please call 1300 361 922 for more information.

Citi never sleeps



All rates are effective as at 22 December 2008 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 7.50%)

[^] 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 and at the premises of accredited Citibank mortgage brokers.