

Interest rates and loan-to-values (LTVs)



Second Home Options

	Second Home Lifestyle	Second Home Voluntary Select
	Standard	Standard
MER	5.63%	5.82%
AER	5.78%	5.98%
Age	LTV	LTV
55	19%	19%
56	20%	20%
57	21%	21%
58	22%	22%
59	23%	23%
60	24%	24%
61	25%	25%
62	26%	26%
63	27%	27%
64	28%	28%
65	29%	29%
66	30%	30%
67	31%	31%
68	32%	32%
69	33%	33%
70	34%	34%
71	35%	35%
72	36%	36%
73	37%	37%
74	38%	38%
75	39%	39%
76	40%	40%
77	41%	41%
78	42%	42%
79	43%	43%
80 - 90	44%	44%



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