

# Update.

All the latest info

13 January 2011

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## Change to 3 Year Special Rate Saver Home Loan/Investment Home Loan Special Offer

As we continue to experience uncertainty in global markets, we are seeing continued increases in our funding costs.

As a result, our 3 Year Special Rate Saver special offer is changing. From **Monday 16 January 2012**, we are reducing the discount margin for the 3 Year Special Rate Saver from 0.31% to 0.21% off the Base Variable Rate for **new customers only**.

The new 3 Year Special Rate Saver for new customers will be 6.59% per annum.

Product	New Rate (p.a.)	Change (p.a.)	Comparison Rate (p.a.)	Effective Date
Base Variable Rate (3 Year Special Rate Saver)	6.59%	+0.10%	6.79%	16 January

### Note:

- Existing customers already on the 3 Year Special Rate Saver will continue to receive their current discount margin.
- For applications submitted on or after **Monday 16 January 2012** will receive the new rate.
- For applications submitted before **midnight Sunday 15 January 2012**; must have loan documents issued **by Friday 27 January 2012** to receive the previous rate.

## Changes to ACT Home Buyer Concession Scheme (HBCS)

On 1 January 2012, the ACT Home Buyer Concession Scheme (HBCS) transfer stamp duty concession rates changed as follows:

### Eligible Property (Residential Home)

Dutiable Value	Concessional Duty Payable
\$375,000 or less	\$20 (minimum duty)
\$375,001 to less than \$470,000	\$19.85 per \$100 or part thereof over \$375,000 (\$20 minimum duty)
\$470,000 or more	No concession

**Eligible Vacant Block (Land)**

<b>Dutiable Value</b>	<b>Concessional Duty Payable</b>
\$208,900 or less	\$20 (minimum duty)
\$208,901 to less than \$260,000	\$15.45 per \$100 or part thereof over \$208,900 (\$20 minimum duty)
\$260,000 or more	No concession

**For More Information**

Refer to [ACT State Revenue Office \(SRO\) website](#).

**Change in Service Delivery Team Operating Hours**

From Monday 23 January 2012, the Service Delivery Team will now operate from 8.30am until 6.30pm (AEST).

This will allow the team be more effective with scheduling staff across peak call times, in order to continue serving every customer well within service level agreements.

Should you have any questions, please do not hesitate to contact the team on 13 25 88 Option 3.