

Feeling the pressure from the rising cost of living?

You're not alone.

During what is a stressful time for many, Beyond Bank is committed to helping you better manage your money. Now is a great time to track your spending to look for ways to save money and cut back on unnecessary expenses.

We are committed to helping you with solutions to free up some cash.

At Beyond Bank, we're different. We're not a big bank. We're a 100% customer-owned bank. This means that you'll always come first.

And it's not just us that say so. Our customers just named us one of the best banks in Australia in the Forbes 2023 World's Best Bank Awards.

Whether you need a hand with budgeting, saving, reducing personal debt, or moving your home loan, we're here to help you.

Find out what's possible.

To chat through your options and find out what's possible, chat to our home loan specialist, **Craig Troman**, on **0439 969 701** or email Craig on ctroman@beyondbank.com.au

Are you buying or refinancing your home? Find a better home for your loan at Beyond Bank.

Switch to the Purple Basic Variable Home Loan - Interest Rate 5.44% p.a.^ comparison rate 5.47% p.a.* for LVR ≤60%.

We'll be there with you every step of the way to help make home ownership more affordable for you, by working with you.



^The interest rate displayed for the Purple Basic Variable Home Loan is available for new loans with a minimum borrowing amount of \$150,000 or increases to existing loans where the increased borrowing amount is \$50,000 or more and, in all cases, where the LVR does not exceed 60%. Offer only applies to new loans, or loan increases, applied for on and from 16 May 2023. Rates may differ for existing borrowers. No package or other discounts apply. The following products are excluded from this offer: Parent equity, bridging, Land Rent Scheme, interest-only, investment, and building/construction loans. This offer is available for a limited time only and may be varied, withdrawn, or replaced at any time. *The comparison rate shown is calculated for a \$150,000 secured loan repaid monthly over a term of 25 years. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Costs (such as redraw fees or early repayment fees) and savings (such as fee waivers) are not included in the comparison rate but may influence the cost of the loan. Terms and conditions, fees and charges, eligibility and lending criteria apply. Full details are available on application. All applications for credit are subject to Beyond Bank's credit assessment criteria. All loans are provided by Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL/Australian Credit Licence 237856.

for
and
with
you

Beyond Bank
AUSTRALIA