

SCHEDULE OF INTEREST RATES

EFFECTIVE 01 MARCH 2019

LENDING PRODUCTS

Indicator Lending Rate (ILR)	The base Indicator Lending Rate is 11.65%
Personal Loan	20% p.a. plus or minus % margin
Home Loan – Owner Occupied	6.95% p.a
Residential Property Investment Loan	9.50% p.a. (7.95 p.a. for first 12 months)
Business Loan	ILR plus or minus % margin
Business Overdraft	ILR plus or minus % margin
Equipment Finance	15% p.a. plus or minus a margin (Interest calculation based on Flat Rate)
Bank Guarantee	0.30% Establishment Fee plus an Ongoing Fee of 0.25% per month (charged in advance to guarantee expiry date) Variable terms from one month to three years are available. Please refer to the Weekly Schedule of Indicative Deposit Rates available on www.kina.com.pg Interest rates are calculated

Things you need to know:

Interest rates are per annum except where otherwise stated and are subject to change without notice. Applications for products are subject to Kina Bank's normal approval criteria. Full terms and conditions will be included in the product offer. Fees and charges apply and are subject to change without notice. A schedule of applicable fees, charges and conditions can be obtained from our website www.kina.com.pg