

Fixed Interest rate card



Home loans - new business only

Effective for loans formally approved on or after 04 Oct 2023

Rates for Owner Occupied loans with Principal & Interest repayments

Fixed Rates*	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	6.45%	6.35%	6.29%	6.29%	6.29%
Comparison rate ^{1,2}		5.97%	6.00%	6.03%	6.06%	6.09%
Borrower rate	≤ 80%	6.55%	6.45%	6.39%	6.39%	6.39%
Comparison rate ^{1,2}		6.04%	6.07%	6.10%	6.13%	6.17%
Borrower rate	≤ 95%	6.79%	6.65%	6.59%	6.65%	6.65%
Comparison rate ^{1,2}		7.05%	6.99%	6.94%	6.93%	6.90%

Rates for Owner Occupied loans with Interest Only repayments

Fixed Rates*	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	6.75%	6.69%	6.59%	6.59%	6.59%
Comparison rate ^{1,2}		6.42%	6.44%	6.44%	6.46%	6.48%
Borrower rate	≤ 80%	6.85%	6.79%	6.69%	6.69%	6.69%
Comparison rate ^{1,2}		6.55%	6.57%	6.57%	6.59%	6.60%

Rates for Investment loans with Principal & Interest repayments

Fixed Rates*	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	6.49%	6.49%	6.45%	6.45%	6.45%
Comparison rate ^{1,2}		6.16%	6.19%	6.22%	6.25%	6.27%
Borrower rate	≤ 80%	6.59%	6.59%	6.55%	6.55%	6.55%
Comparison rate ^{1,2}		6.26%	6.29%	6.32%	6.35%	6.37%
Borrower rate	≤ 90%	6.95%	6.79%	6.75%	6.75%	6.75%
Comparison rate ^{1,2}		7.24%	7.18%	7.13%	7.09%	7.05%

Rates for Investment loans with Interest Only repayments

Fixed Rates*	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	6.75%	6.69%	6.59%	6.59%	6.59%
Comparison rate ^{1,2}		6.42%	6.44%	6.44%	6.46%	6.48%
Borrower rate	≤ 80%	6.85%	6.79%	6.69%	6.69%	6.69%
Comparison rate ^{1,2}		6.55%	6.57%	6.57%	6.59%	6.60%

1 Fixed rate loans may be subject to significant break costs. Please refer your clients to their loan contracts for terms and conditions regarding break costs and revert rates.

1 Maximum LVR is inclusive of LMI or LDF capitalisation.

¹ The comparison rates are based on a loan for \$150,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

² These comparison rates are applicable to the Basic Home Loan.

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