

Variable Interest rate card



Home loans - new business only

Effective for loans formally approved on or after 24 Apr 2024

Rates for Owner Occupied loans with Principal & Interest repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate ¹
Standard Variable Rate (SVR)		8.82%	8.85%
Basic Home Loan	≤ 60%	6.14%	6.16%
	≤ 70%	6.14%	6.16%
	≤ 80%	6.19%	6.21%
	≤ 90%	6.39%	6.41%
	≤ 95%	7.19%	7.22%
Offset Package Home Loan	≤ 60%	6.14%	6.39%
	≤ 70%	6.14%	6.39%
	≤ 80%	6.19%	6.44%
	≤ 90%	6.39%	6.64%
	≤ 95%	7.19%	7.43%

Rates for Owner Occupied loans with Interest Only repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate ¹
Standard Interest Only Variable Rate (IO SVR)		9.31%	9.34%
Basic Home Loan	≤ 60%	6.50%	6.53%
	≤ 70%	6.54%	6.57%
	≤ 80%	6.65%	6.68%
Offset Package Home Loan	≤ 60%	6.50%	6.75%
	≤ 70%	6.54%	6.79%
	≤ 80%	6.65%	6.90%

Rates for Investment loans with Principal & Interest repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate ¹
Investment Variable Rate (IVR)		9.53%	9.56%
Basic Home Loan	≤ 60%	6.34%	6.36%
	≤ 70%	6.34%	6.36%
	≤ 80%	6.45%	6.48%
	≤ 90%	7.29%	7.32%
Offset Package Home Loan	≤ 60%	6.34%	6.59%
	≤ 70%	6.34%	6.59%
	≤ 80%	6.45%	6.70%
	≤ 90%	7.29%	7.53%

Rates for Investment loans with Interest Only repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate ¹
Investment Interest Only Variable Rate (IO IVR)		9.88%	9.91%
Basic Home Loan	≤ 60%	6.50%	6.53%
	≤ 70%	6.54%	6.57%
	≤ 80%	6.65%	6.68%
Offset Package Home Loan	≤ 60%	6.50%	6.75%
	≤ 70%	6.54%	6.79%
	≤ 80%	6.65%	6.90%

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.

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