

Interest rate changes for Macquarie Business Banking loan products

From Friday 20th of February 2026, the following reference rates will come into effect:

Macquarie Bank Base Rate	13.05%	pa
Macquarie Bank Reference Rate	8.70%	pa
Macquarie Overdraft Base Rate	13.05%	pa
MacquarieONE Comm Reference Rate / Macquarie CommOne Reference Rate	10.35%	pa
MacquarieONE Home Reference Rate*	8.53%	pa
MacquarieONE Resi Reference Rate / ResiONE Reference Rate*	9.50%	pa
Property Essentials Investor IO Reference Rate*	9.29%	pa
Property Essentials Investor Reference Rate*	8.99%	pa
Property Essentials IO Reference Rate*	8.68%	pa
Property Essentials Reference Rate*	8.38%	pa
Property Plus Investor Reference Rate*	9.69%	pa
Property Plus Investor IO Reference Rate*	9.99%	pa
Property Plus IO Reference Rate*	9.38%	pa
Property Plus Reference Rate*	9.08%	pa
Property Versatile Investor IO Reference Rate	10.22%	pa
Property Versatile Investor Reference Rate	9.92%	pa
Property Versatile IO Reference Rate	9.61%	pa
Property Versatile Reference Rate	9.31%	pa
Smart Business Loan - Interest Only*	8.95%	pa
Smart Business Loan - Principal and Interest*	8.75%	pa

*This product is no longer available for new clients. Rate applies to current clients only.

Find out the interest rate for your account

To find out what the interest rate on your account is, speak to your relationship manager or contact us via macquarie.com.au/contact-us.