

Fixed Interest rate card



Home loans

Effective for loans formally approved on or after 24 April 2025

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%	5.29%	5.19%	5.19%	5.39%	5.39%
Comparison rate ^{1,2}		5.85%	5.78%	5.72%	5.73%	5.70%
Borrower rate	≤ 80%	5.39%	5.29%	5.29%	5.49%	5.49%
Comparison rate ^{1,2}		5.91%	5.84%	5.78%	5.80%	5.77%
Borrower rate	≤ 95%	5.65%	5.79%	5.79%	5.99%	5.99%
Comparison rate ^{1,2}		6.83%	6.73%	6.63%	6.61%	6.54%

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%	5.55%	5.49%	5.49%	5.69%	5.69%
Comparison rate ^{1,2}		6.24%	6.16%	6.09%	6.10%	6.05%
Borrower rate	≤ 80%	5.65%	5.59%	5.59%	5.79%	5.79%
Comparison rate ^{1,2}		6.35%	6.26%	6.19%	6.20%	6.16%

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%	5.45%	5.35%	5.35%	5.55%	5.55%
Comparison rate ^{1,2}		6.05%	5.97%	5.91%	5.92%	5.88%
Borrower rate	≤ 80%	5.55%	5.45%	5.45%	5.65%	5.65%
Comparison rate ^{1,2}		6.16%	6.08%	6.01%	6.03%	5.99%
Borrower rate	≤ 90%	5.95%	5.79%	5.79%	5.89%	5.89%
Comparison rate ^{1,2}		6.95%	6.81%	6.70%	6.64%	6.55%

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%	5.55%	5.49%	5.49%	5.69%	5.69%
Comparison rate ^{1,2}		6.24%	6.16%	6.09%	6.10%	6.05%
Borrower rate	≤ 80%	5.65%	5.59%	5.59%	5.79%	5.79%
Comparison rate ^{1,2}		6.35%	6.26%	6.19%	6.20%	6.16%

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.

² 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.

This rate card has been prepared by Macquarie Bank Limited ABN 46 008 583 542 Australian Credit Licence 237502 and contains confidential and proprietary information for the benefit of mortgage intermediaries and other professionals authorised to engage in credit activities under the National Consumer Credit Protection Act and associated legislation and regulations. It is not to be made available to the public under any circumstance. All applications are subject to Macquarie's standard credit approval criteria. The above rates are per annum and are subject to change. Fees and charges are payable. Terms and conditions apply.