

Fixed Interest rate card



Home loans

Effective for loans formally approved on or after 02 April 2026

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%	6.44%	6.54%	6.59%	6.64%	6.74%
Comparison rate ^{1,2}		5.92%	6.00%	6.08%	6.15%	6.26%
Borrower rate	≤ 80%	6.49%	6.59%	6.64%	6.69%	6.79%
Comparison rate ^{1,2}		5.97%	6.05%	6.13%	6.20%	6.31%
Borrower rate	≤ 95%	7.49%	7.59%	7.64%	7.69%	7.79%
Comparison rate ^{1,2}		6.98%	7.06%	7.14%	7.22%	7.32%

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%	6.79%	6.89%	6.94%	6.99%	7.09%
Comparison rate ^{1,2}		6.28%	6.35%	6.43%	6.51%	6.61%
Borrower rate	≤ 80%	6.89%	6.99%	7.04%	7.09%	7.19%
Comparison rate ^{1,2}		6.38%	6.45%	6.53%	6.61%	6.71%

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%	6.59%	6.69%	6.74%	6.79%	6.89%
Comparison rate ^{1,2}		6.08%	6.15%	6.23%	6.30%	6.41%
Borrower rate	≤ 80%	6.64%	6.74%	6.79%	6.84%	6.94%
Comparison rate ^{1,2}		6.13%	6.20%	6.28%	6.36%	6.46%
Borrower rate	≤ 90%	7.50%	7.60%	7.65%	7.70%	7.80%
Comparison rate ^{1,2}		6.99%	7.07%	7.15%	7.23%	7.33%

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%	6.79%	6.89%	6.94%	6.99%	7.09%
Comparison rate ^{1,2}		6.28%	6.35%	6.43%	6.51%	6.61%
Borrower rate	≤ 80%	6.89%	6.99%	7.04%	7.09%	7.19%
Comparison rate ^{1,2}		6.38%	6.45%	6.53%	6.61%	6.71%

ⓘ 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.

ⓘ 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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