

# Variable Interest rate card



Home loans - new business only

Effective for loans formally approved on or after 02 April 2026

## Rates for Owner Occupied loans with Principal & Interest repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Standard Variable Rate (SVR)			
	≤ 60%	8.57%	8.60%
Basic Home Loan	≤ 70%	5.84%	5.86%
	≤ 80%	5.84%	5.86%
	≤ 90%	5.89%	5.91%
	≤ 95%	6.09%	6.11%
	≤ 95%	6.89%	6.92%
Offset Package Home Loan	≤ 60%	5.84%	6.09%
	≤ 70%	5.84%	6.09%
	≤ 80%	5.89%	6.14%
	≤ 90%	6.09%	6.34%
	≤ 95%	6.89%	7.13%

## Rates for Owner Occupied loans with Interest Only repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Standard Interest Only Variable Rate (IO SVR)			
	≤ 60%	9.06%	9.09%
Basic Home Loan	≤ 70%	6.15%	6.17%
	≤ 80%	6.19%	6.21%
	≤ 80%	6.29%	6.31%
Offset Package Home Loan	≤ 60%	6.15%	6.40%
	≤ 70%	6.19%	6.44%
	≤ 80%	6.29%	6.54%

## Rates for Investment loans with Principal & Interest repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Investment Variable Rate (IVR)			
	≤ 60%	9.28%	9.31%
Basic Home Loan	≤ 70%	5.94%	5.96%
	≤ 80%	5.99%	6.01%
	≤ 90%	6.04%	6.06%
	≤ 90%	6.90%	6.93%
Offset Package Home Loan	≤ 60%	5.94%	6.19%
	≤ 70%	5.99%	6.24%
	≤ 80%	6.04%	6.29%
	≤ 90%	6.90%	7.14%

## Rates for Investment loans with Interest Only repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate <sup>1</sup>
Investment Interest Only Variable Rate (IO IVR)			
	≤ 60%	9.63%	9.66%
Basic Home Loan	≤ 70%	6.15%	6.17%
	≤ 80%	6.19%	6.21%
	≤ 80%	6.29%	6.31%
Offset Package Home Loan	≤ 60%	6.15%	6.40%
	≤ 70%	6.19%	6.44%
	≤ 80%	6.29%	6.54%

Maximum LVR is inclusive of LMI or LDF capitalisation.

<sup>1</sup> 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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