

Interest rate card

Home loans - new business only



Effective for loans formally approved on or after 11 November 2020

| Rates for Owner Occupied loans with Principal & Interest repayments | | | |
|---|-------|---------------|------------------------------|
| Variable Rates* | LVR | Borrower Rate | Comparison Rate ¹ |
| Standard Variable Rate (SVR) | | 4.57% | 4.57% |
| Basic Home Loan | ≤ 60% | 2.49% | 2.49% |
| | ≤ 70% | 2.54% | 2.54% |
| | ≤ 80% | 2.64% | 2.64% |
| | ≤ 90% | 3.04% | 3.04% |
| | ≤ 95% | 3.36% | 3.36% |
| Offset Package Home Loan | ≤ 60% | 2.49% | 2.76% |
| | ≤ 70% | 2.54% | 2.81% |
| | ≤ 80% | 2.64% | 2.91% |
| | ≤ 90% | 3.04% | 3.31% |
| | ≤ 95% | 3.36% | 3.62% |

| Fixed Rates* | LVR | Term | | | | |
|--------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 2.09% | 2.09% | 2.09% | 2.49% | 2.49% |
| Comparison rate ^{1,2} | | 2.50% | 2.46% | 2.43% | 2.52% | 2.52% |
| Borrower rate | ≤ 80% | 2.09% | 2.09% | 2.19% | 2.59% | 2.59% |
| Comparison rate ^{1,2} | | 2.59% | 2.55% | 2.53% | 2.62% | 2.62% |
| Borrower rate | ≤ 95% | 2.59% | 2.59% | 2.59% | 2.79% | 2.79% |
| Comparison rate ^{1,2} | | 3.29% | 3.23% | 3.16% | 3.17% | 3.13% |

* Variable & Fixed rates for Basic Flyer and Offset Flyer Packages + 0.05%

| Rates for Owner Occupied loans with Interest Only repayments | | | |
|--|-------|---------------|------------------------------|
| Variable Rates* | LVR | Borrower Rate | Comparison Rate ¹ |
| Standard Interest Only Variable Rate (IO SVR) | | 5.06% | 5.06% |
| Basic Home Loan | ≤ 60% | 2.99% | 2.99% |
| | ≤ 70% | 2.99% | 2.99% |
| | ≤ 80% | 3.24% | 3.24% |
| Offset Package Home Loan | ≤ 60% | 2.99% | 3.26% |
| | ≤ 70% | 2.99% | 3.26% |
| | ≤ 80% | 3.24% | 3.50% |

| Fixed Rates* | LVR | Term | | | | |
|--------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 2.94% | 2.94% | 2.94% | 2.79% | 2.79% |
| Comparison rate ^{1,2} | | 2.99% | 2.98% | 2.98% | 2.93% | 2.91% |
| Borrower rate | ≤ 80% | 3.24% | 3.24% | 3.24% | 3.09% | 3.09% |
| Comparison rate ^{1,2} | | 3.24% | 3.24% | 3.24% | 3.19% | 3.18% |

* Variable & Fixed rates for Basic Flyer and Offset Flyer Packages + 0.05%

Rates for Investment loans with Principal & Interest repayments

| Variable Rates* | LVR | Borrower Rate | Comparison Rate ¹ |
|--------------------------------|-------|---------------|------------------------------|
| Investment Variable Rate (IVR) | | 5.28% | 5.28% |
| Basic Home Loan | ≤ 60% | 2.69% | 2.69% |
| | ≤ 70% | 2.79% | 2.79% |
| | ≤ 80% | 2.89% | 2.89% |
| | ≤ 90% | 3.85% | 3.85% |
| Offset Package Home Loan | ≤ 60% | 2.69% | 2.96% |
| | ≤ 70% | 2.79% | 3.06% |
| | ≤ 80% | 2.89% | 3.16% |
| | ≤ 90% | 3.85% | 4.10% |

| Fixed Rates* | LVR | Term | | | | |
|--------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 2.39% | 2.39% | 2.39% | 2.69% | 2.69% |
| Comparison rate ^{1,2} | | 2.75% | 2.72% | 2.69% | 2.76% | 2.75% |
| Borrower rate | ≤ 80% | 2.49% | 2.49% | 2.59% | 2.79% | 2.79% |
| Comparison rate ^{1,2} | | 2.85% | 2.82% | 2.82% | 2.86% | 2.85% |
| Borrower rate | ≤ 90% | 3.14% | 3.14% | 3.14% | 2.99% | 2.99% |
| Comparison rate ^{1,2} | | 3.78% | 3.72% | 3.67% | 3.56% | 3.50% |

* Variable & Fixed rates for Basic Flyer and Offset Flyer Packages + 0.05%

Rates for Investment loans with Interest Only repayments

| Variable Rates* | LVR | Borrower Rate | Comparison Rate ¹ |
|---|-------|---------------|------------------------------|
| Standard Interest Only Variable Rate (IO SVR) | | 5.63% | 5.63% |
| Basic Home Loan | ≤ 60% | 3.09% | 3.09% |
| | ≤ 70% | 3.09% | 3.09% |
| | ≤ 80% | 3.24% | 3.24% |
| Offset Package Home Loan | ≤ 60% | 3.09% | 3.35% |
| | ≤ 70% | 3.09% | 3.35% |
| | ≤ 80% | 3.24% | 3.50% |

| Fixed Rates* | LVR | Term | | | | |
|--------------------------------|-------|--------|---------|---------|---------|---------|
| | | 1 year | 2 years | 3 years | 4 years | 5 years |
| Borrower rate | ≤ 70% | 2.59% | 2.59% | 2.59% | 2.99% | 2.99% |
| Comparison rate ^{1,2} | | 3.05% | 3.00% | 2.96% | 3.06% | 3.05% |
| Borrower rate | ≤ 80% | 2.79% | 2.79% | 2.89% | 3.29% | 3.29% |
| Comparison rate ^{1,2} | | 3.20% | 3.16% | 3.15% | 3.26% | 3.26% |

* Variable & Fixed rates for Basic Flyer and Offset Flyer Packages + 0.05%

! 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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