

# Interest rate changes for Macquarie Business Banking loan products

From Friday 23rd of May 2025, 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](https://macquarie.com.au/contact-us).