

Loan interest rates

V079 New Loans effective 30th January 2025

Home loans	Variable		Fixed 1 Year		Fixed 2 Year		Fixed 3 Years		Fixed 5 Years	
Owner occupied	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate
Basic Home Loan										
LVR										
≤ 60%	6.13%	6.18%	5.99%	6.16%	5.94%	6.14%	5.94%	6.12%	5.94%	6.09%
≤ 70%	6.13%	6.18%	5.99%	6.16%	5.94%	6.14%	5.94%	6.12%	5.94%	6.09%
≤ 80% or Home Guarantee Scheme Loan	6.14%	6.19%	5.99%	6.17%	5.94%	6.15%	5.94%	6.13%	5.94%	6.10%
≤ 90%	6.39%	6.44%	6.19%	6.42%	6.14%	6.39%	6.14%	6.37%	6.14%	6.33%
> 90%	6.65%	6.70%	6.39%	6.67%	6.34%	6.64%	6.34%	6.61%	6.34%	6.56%
Offset Home Loan										
LVR										
≤ 60%	6.13%	6.46%	5.99%	6.44%	5.94%	6.42%	5.94%	6.40%	5.94%	6.38%
≤ 70%	6.13%	6.46%	5.99%	6.44%	5.94%	6.42%	5.94%	6.40%	5.94%	6.38%
≤ 80% or Home Guarantee Scheme Loan	6.18%	6.51%	5.99%	6.49%	5.94%	6.46%	5.94%	6.44%	5.94%	6.40%
≤ 90%	6.39%	6.71%	6.19%	6.69%	6.14%	6.67%	6.14%	6.64%	6.14%	6.61%
> 90%	6.89%	7.21%	6.39%	7.16%	6.34%	7.10%	6.34%	7.05%	6.34%	6.96%
Clean Energy Home Loan										
Renovate LVR ≤ 90%	5.38%	6.14%					5.14%	6.18%		
New Build LVR ≤ 90%	5.68%	6.26%					5.44%	6.26%		
Bridging Home Loan										
LVR ≤ 75%	8.10%	8.15%								
Home loans										
	Variable		Fixed 1 Year		Fixed 2 Year		Fixed 3 Years		Fixed 5 Years	
Investment	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate	Annual rate	Comparison rate
Principal and Interest										
Basic Investment Loan										
LVR										
≤ 60%	6.34%	6.39%	6.09%	6.36%	5.94%	6.31%	5.94%	6.27%	5.94%	6.21%
≤ 70%	6.34%	6.39%	6.09%	6.36%	5.94%	6.31%	5.94%	6.27%	5.94%	6.21%
≤ 80%	6.34%	6.39%	6.09%	6.36%	5.94%	6.31%	5.94%	6.27%	5.94%	6.21%
≤ 90%	6.59%	6.64%	6.34%	6.61%	6.19%	6.56%	6.19%	6.52%	6.19%	6.46%
Offset Investment Loan										
Investor Offer P&I ≤ 80%	6.19%	6.52%								
LVR										
≤ 60%	6.24%	6.57%	6.09%	6.55%	5.94%	6.51%	5.94%	6.48%	5.94%	6.44%
≤ 70%	6.29%	6.62%	6.09%	6.60%	5.94%	6.55%	5.94%	6.52%	5.94%	6.46%
≤ 80%	6.34%	6.67%	6.09%	6.64%	5.94%	6.59%	5.94%	6.55%	5.94%	6.49%
≤ 90%	6.69%	7.01%	6.44%	6.98%	6.29%	6.93%	6.29%	6.90%	6.29%	6.62%
Clean Energy Home Loan										
Renovate LVR ≤ 90%	5.54%	6.26%					5.14%	6.26%		
New Build LVR ≤ 90%	5.84%	6.39%					5.44%	6.34%		
Interest Only										
Basic Investment Loan										
LVR										
≤ 60%	6.54%	6.47%	6.29%	6.38%	6.14%	6.35%	6.14%	6.33%	6.14%	6.30%
≤ 70%	6.54%	6.47%	6.29%	6.38%	6.14%	6.35%	6.14%	6.33%	6.14%	6.30%
≤ 80%	6.54%	6.47%	6.29%	6.38%	6.14%	6.35%	6.14%	6.33%		
≤ 90%	6.79%	6.72%	6.54%	6.63%	6.39%	6.60%	6.39%	6.58%		
Offset Investment Loan										
Investor Offer IO ≤ 80%	6.39%	6.58%								
LVR										
≤ 60%	6.44%	6.63%	6.29%	6.57%	6.14%	6.54%	6.14%	6.52%	6.14%	6.50%
≤ 70%	6.49%	6.68%	6.29%	6.61%	6.14%	6.58%	6.14%	6.56%	6.14%	6.53%
≤ 80%	6.54%	6.73%	6.29%	6.66%	6.14%	6.62%	6.14%	6.59%		
≤ 90%	6.89%	7.08%	6.64%	7.00%	6.49%	6.96%	6.49%	6.94%		

Reference rates	Annual Rate
<i>Applies to loans contracted prior to 12th March 2024:</i>	
Clean Energy Home Loan Reference Rate	6.18%
<i>Applies to loans contracted prior to 14th April 2021:</i>	
Basic Home Loan Reference Rate	7.45%
Basic Investment Loan Reference Rate	7.46%
Premium Home Loan Reference Rate	8.31%
Premium Investment Loan Reference Rate	8.46%
Intech Classic Home Loan Reference Rate	8.16%
Intech ICT Home Loan Reference Rate	8.89%
Intech Standard Variable Reference Rate	8.64%

Things you should know

- **LVR** stands for Loan to Value Ratio. It is the percentage of money you borrow for a home loan compared to the value of the property
- All applications are subject to a credit assessment. All applicable terms and conditions will be included in our loan offer.
- Additional fees and charges may be payable all relevant details will be included in our formal loan offer.
- Information and interest rates are current as at the date of publication and are subject to change.
- Advertised home loan variable rates are current at the time of publication but can be changed at any time.
- This document does not constitute a contract for finance.

Home Guarantee Scheme Loans

Home Guarantee Scheme Loans include the First Home Guarantee (FHBG), the Family Home Guarantee (FHG) and the Regional First Home Buyer Guarantee (RFHBG). For more information on the Home Guarantee Scheme Loans, please visit:

- the Bank Australia website at www.bankaustralia.com.au
- the Commonwealth Government Housing Australia website at <https://www.housingaustralia.gov.au/>

Clean Energy Home Loan

To be eligible for this loan you need:

- Meet the Renovate or New Build criteria set out in the [Clean Energy Home Loan Key Information](#) on our website
- The Clean Energy Home Loan reduced variable rate will apply for 60 months from the date the loan is settled or in the case of fixed rate for the first fixed rate period and then will revert to the lowest Premium Home Loan Package interest rate.
- Annual Package fee of \$350 applies

FIXED RATE HOME LOAN EARLY REPAYMENT WARNING

- If you select a fixed rate loan, break costs may be payable and these can be substantial.
- You should discuss with us first if you wish to make additional payments, payout your loan or change your loan type.

Comparison rate

The Comparison Rate is based on a loan of \$150,000 for 25 years. Additional fees and charges may be applicable.

IMPORTANT: 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.