Loan interest rates

V090 New Loans effective 17thOctober 2025



Home loans	Variable		Fixed 1 Year		Fixed 2 Year		Fixed 3 Years		Fixed 5 Years	
Owner occupied	Annual rate	Comparison rate								
Basic Home Loan	1000	7000	ruce	7410	1410	ruce	7000	1010	1410	7000
LVR										
≤ 60%	5.38%	5.38%	5.19%	5.37%	5.04%	5.32%	5.09%	5.31%	5.39%	5.39%
≤ 70%	5.38%	5.38%	5.19%	5.37%	5.04%	5.32%	5.09%	5.31%	5.39%	5.39%
≤ 80% or AGDS*	5.39%	5.39%	5.19%	5.38%	5.04%	5.33%	5.09%	5.31%	5.39%	5.39%
≤ 90%	5.64%	5.64%	5.49%	5.63%	5.29%	5.58%	5.39%	5.58%	5.69%	5.67%
> 90%	5.90%	5.90%	5.49%	5.86%	5.34%	5.80%	5.39%	5.76%	5.69%	5.81%
Offset Home Loan										
LVR										
≤ 60%	5.38%	5.57%	5.19%	5.56%	5.04%	5.51%	5.09%	5.50%	5.39%	5.58%
≤ 70%	5.38%	5.57%	5.19%	5.56%	5.04%	5.51%	5.09%	5.50%	5.39%	5.58%
≤ 80% or AGDS*	5.43%	5.62%	5.19%	5.60%	5.04%	5.55%	5.09%	5.53%	5.39%	5.61%
≤ 90%	5.64%	5.83%	5.49%	5.82%	5.29%	5.77%	5.39%	5.76%	5.69%	5.85%
> 90%	6.14%	6.33%	5.49%	6.26%	5.34%	6.17%	5.39%	6.12%	5.69%	6.13%
Clean Energy Home Loan	r									
New Build LVR ≤ 90%	5.13%	5.47%					4.79%	5.41%		
Bridging Home Loan	ı									
LVR ≤75%	7.35%	7.40%								
Home loans	Va	riable	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%	5.59%	5.59%	5.44%	5.58%	5.29%	5.54%	5.39%	5.54%	5.69%	5.64%
≤ 70%	5.59%	5.59%	5.44%	5.58%	5.29%	5.54%	5.39%	5.54%	5.69%	5.64%
≤ 80%	5.59%	5.59%	5.44%	5.58%	5.29%	5.54%	5.39%	5.54%	5.69%	5.64%
≤ 90%	5.84%	5.84%	5.74%	5.83%	5.54%	5.79%	5.69%	5.80%	5.94%	5.89%
Offset Investment Loan										
LVR	T		,		,				,	
≤ 60%	5.49%	5.68%	5.44%	5.68%	5.29%	5.65%	5.39%	5.66%	5.69%	5.77%
≤ 70%	5.54%	5.73%	5.44%	5.72%	5.29%	5.69%	5.39%	5.69%	5.69%	5.80%
≤ 80%	5.59%	5.78%	5.44%	5.77%	5.29%	5.73%	5.39%	5.73%	5.69%	5.83%
≤ 90%	5.94%	6.13%	5.84%	6.12%	5.64%	6.07%	5.84%	6.10%	6.04%	6.23%
Clean Energy Home Loan	T =									
New Build LVR ≤ 90%	5.29%	5.60%					5.09%	5.57%		
Interest Only										
Basic Investment Loan										
LVR	F 0.40/	F 700/	F 600/	F 600/	F F 40/	F F00/	F C 40/	F C40/	5.040/	F 740/
≤ 60%	5.84%	5.70%	5.69%	5.60%	5.54%	5.59%	5.64%	5.61%	5.94%	5.74%
≤ 70%	5.84%	5.70%	5.69%	5.60%	5.54%	5.59%	5.64%	5.61%	5.94%	5.74%
≤ 80% ≤ 90%	5.84%	5.70%	5.69%	5.60%	5.54%	5.59%	5.64%	5.61%		
	6.09%	5.95%	5.99%	5.86%	5.79%	5.83%	5.94%	5.87%		
Offset Investment Loan LVR										
≤ 60%	5.74%	5.77%	5.69%	5.70%	5.54%	5.69%	5.64%	5.71%	5.94%	5.86%
≤ 70%	5.79%	5.82%	5.69%	5.74%	5.54%	5.73%	5.64%	5.75%	5.94%	5.88%
≤80%	5.84%	5.87%	5.69%	5.79%	5.54%	5.77%	5.64%	5.79%		
≤ 90%	6.19%	6.22%	6.09%	6.14%	5.89%	6.11%	6.09%	6.16%		
	•									

Reference rates	Annual Rate
Applies to loans contracted prior to 12 th March 2024:	
Clean Energy Home Loan Reference Rate	5.43%
Applies to loans contracted prior to 14 th April 2021:	
Basic Home Loan Reference Rate	7.20%
Basic Investment Loan Reference Rate	7.21%
Premium Home Loan Reference Rate	8.06%
Premium Investment Loan Reference Rate	8.21%
Intech Classic Home Loan Reference Rate	7.91%
Intech ICT Home Loan Reference Rate	8.64%
Intech Standard Variable Reference Rate	8.39%

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.

*Australian Government 5% Deposit Scheme (AGDS)

Australian Government 5% Deposit Scheme Loans include the General Stream (GS) and the Single Parent Stream (SPS). For more information on the Australian Government 5% Deposit Scheme Loans, please visit:

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

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.