

# Loan interest rates

V097 New Loans effective 1<sup>st</sup> April 2026



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
<b>Basic Home Loan</b>										
LVR										
≤ 60%	5.88%	5.88%	6.09%	5.91%	6.19%	5.94%	6.39%	6.03%	6.49%	6.15%
≤ 70%	5.88%	5.88%	6.09%	5.91%	6.19%	5.94%	6.39%	6.03%	6.49%	6.15%
≤ 80% or AGDS*	5.89%	5.89%	6.09%	5.91%	6.19%	5.95%	6.39%	6.04%	6.49%	6.16%
≤ 90%	6.14%	6.14%	6.39%	6.17%	6.44%	6.20%	6.69%	6.30%	6.79%	6.43%
> 90%	6.40%	6.40%	6.39%	6.40%	6.49%	6.42%	6.69%	6.49%	6.79%	6.58%
<b>Offset Home Loan</b>										
LVR										
≤ 60%	5.88%	6.07%	6.09%	6.09%	6.19%	6.13%	6.39%	6.21%	6.49%	6.34%
≤ 70%	5.88%	6.07%	6.09%	6.09%	6.19%	6.13%	6.39%	6.21%	6.49%	6.34%
≤ 80% or AGDS*	5.93%	6.12%	6.09%	6.14%	6.19%	6.17%	6.39%	6.25%	6.49%	6.36%
≤ 90%	6.14%	6.33%	6.39%	6.35%	6.44%	6.39%	6.69%	6.49%	6.79%	6.62%
> 90%	6.64%	6.82%	6.39%	6.80%	6.49%	6.79%	6.69%	6.84%	6.79%	6.89%
<b>Clean Energy Home Loan</b>										
New Build LVR ≤ 90%	5.63%	5.96%					6.09%	6.13%		
<b>Bridging Home Loan</b>										
LVR ≤ 75%	7.85%	7.90%								
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
<b>Principal and Interest</b>										
<b>Basic Investment Loan</b>										
LVR										
≤ 60%	6.09%	6.09%	6.14%	6.10%	6.24%	6.12%	6.44%	6.19%	6.54%	6.29%
≤ 70%	6.09%	6.09%	6.14%	6.10%	6.24%	6.12%	6.44%	6.19%	6.54%	6.29%
≤ 80%	6.09%	6.09%	6.14%	6.10%	6.24%	6.12%	6.44%	6.19%	6.54%	6.29%
≤ 90%	6.34%	6.34%	6.44%	6.35%	6.49%	6.37%	6.74%	6.46%	6.79%	6.54%
<b>Offset Investment Loan</b>										
LVR										
≤ 60%	5.99%	6.18%	6.14%	6.19%	6.24%	6.23%	6.44%	6.31%	6.54%	6.42%
≤ 70%	6.04%	6.23%	6.14%	6.24%	6.24%	6.27%	6.44%	6.34%	6.54%	6.45%
≤ 80%	6.09%	6.28%	6.14%	6.28%	6.24%	6.31%	6.44%	6.38%	6.54%	6.48%
≤ 90%	6.44%	6.63%	6.54%	6.64%	6.59%	6.66%	6.89%	6.76%	6.89%	7.07%
<b>Clean Energy Home Loan</b>										
New Build LVR ≤ 90%	5.79%	6.09%					6.14%	6.22%		
<b>Interest Only</b>										
<b>Basic Investment Loan</b>										
LVR										
≤ 60%	6.34%	6.20%	6.39%	6.12%	6.49%	6.17%	6.69%	6.26%	6.79%	6.39%
≤ 70%	6.34%	6.20%	6.39%	6.12%	6.49%	6.17%	6.69%	6.26%	6.79%	6.39%
≤ 80%	6.34%	6.20%	6.39%	6.12%	6.49%	6.17%	6.69%	6.26%		
≤ 90%	6.59%	6.45%	6.69%	6.38%	6.74%	6.42%	6.99%	6.53%		
<b>Offset Investment Loan</b>										
LVR										
≤ 60%	6.24%	6.27%	6.39%	6.22%	6.49%	6.27%	6.69%	6.37%	6.79%	6.51%
≤ 70%	6.29%	6.32%	6.39%	6.26%	6.49%	6.31%	6.69%	6.40%	6.79%	6.54%
≤ 80%	6.34%	6.37%	6.39%	6.31%	6.49%	6.35%	6.69%	6.44%		
≤ 90%	6.69%	6.72%	6.79%	6.66%	6.84%	6.70%	7.14%	6.82%		

Reference rates	Annual Rate
<i>Applies to loans contracted prior to 12<sup>th</sup> March 2024:</i>	
Clean Energy Home Loan Reference Rate	5.93%
<i>Applies to loans contracted prior to 14<sup>th</sup> April 2021:</i>	
Basic Home Loan Reference Rate	7.70%
Basic Investment Loan Reference Rate	7.71%
Premium Home Loan Reference Rate	8.56%
Premium Investment Loan Reference Rate	8.71%
Intech Classic Home Loan Reference Rate	8.41%
Intech ICT Home Loan Reference Rate	9.14%
Intech Standard Variable Reference Rate	8.89%

Australian Unity Standard Variable Principle & Interest rate	LVR	Annual Rate
Health Wealth Happiness	<70%	7.51%
	<80%	7.61%
	<90%	7.96%
Wealth Builder Investor	<70%	7.51%
	<80%	7.86%
	<90%	7.96%

#### 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.bankaustralia.com.au](http://www.bankaustralia.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.