

# Loan interest rates

V092 New Loans effective 17<sup>th</sup> December 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
<b>Basic Home Loan</b>										
LVR										
≤ 60%	5.38%	5.38%	5.49%	5.40%	5.59%	5.42%	5.69%	5.47%	5.84%	5.58%
≤ 70%	5.38%	5.38%	5.49%	5.40%	5.59%	5.42%	5.69%	5.47%	5.84%	5.58%
≤ 80% or AGDS*	5.39%	5.39%	5.49%	5.40%	5.59%	5.43%	5.69%	5.48%	5.84%	5.59%
≤ 90%	5.64%	5.64%	5.79%	5.66%	5.84%	5.68%	5.99%	5.74%	6.14%	5.86%
> 90%	5.90%	5.90%	5.79%	5.89%	5.89%	5.90%	5.99%	5.93%	6.14%	6.01%
<b>Offset Home Loan</b>										
LVR										
≤ 60%	5.38%	5.57%	5.49%	5.59%	5.59%	5.61%	5.69%	5.66%	5.84%	5.77%
≤ 70%	5.38%	5.57%	5.49%	5.59%	5.59%	5.61%	5.69%	5.66%	5.84%	5.77%
≤ 80% or AGDS*	5.43%	5.62%	5.49%	5.63%	5.59%	5.65%	5.69%	5.70%	5.84%	5.80%
≤ 90%	5.64%	5.83%	5.79%	5.85%	5.84%	5.87%	5.99%	5.93%	6.14%	6.05%
> 90%	6.14%	6.33%	5.79%	6.29%	5.89%	6.28%	5.99%	6.29%	6.14%	6.33%
<b>Clean Energy Home Loan</b>										
New Build LVR ≤ 90%	5.13%	5.47%					5.39%	5.58%		
<b>Bridging Home Loan</b>										
LVR ≤ 75%	7.35%	7.40%								
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										
<b>Basic Investment Loan</b>										
LVR										
≤ 60%	5.59%	5.59%	5.54%	5.59%	5.64%	5.60%	5.74%	5.64%	5.89%	5.72%
≤ 70%	5.59%	5.59%	5.54%	5.59%	5.64%	5.60%	5.74%	5.64%	5.89%	5.72%
≤ 80%	5.59%	5.59%	5.54%	5.59%	5.64%	5.60%	5.74%	5.64%	5.89%	5.72%
≤ 90%	5.84%	5.84%	5.84%	5.84%	5.89%	5.85%	6.04%	5.90%	6.14%	5.97%
<b>Offset Investment Loan</b>										
LVR										
≤ 60%	5.49%	5.68%	5.54%	5.69%	5.64%	5.71%	5.74%	5.75%	5.89%	5.86%
≤ 70%	5.54%	5.73%	5.54%	5.73%	5.64%	5.75%	5.74%	5.79%	5.89%	5.88%
≤ 80%	5.59%	5.78%	5.54%	5.78%	5.64%	5.79%	5.74%	5.82%	5.89%	5.91%
≤ 90%	5.94%	6.13%	5.94%	6.13%	5.99%	6.14%	6.19%	6.20%	6.24%	6.43%
<b>Clean Energy Home Loan</b>										
New Build LVR ≤ 90%	5.29%	5.60%					5.44%	5.67%		
<b>Interest Only</b>										
<b>Basic Investment Loan</b>										
LVR										
≤ 60%	5.84%	5.70%	5.79%	5.61%	5.89%	5.65%	5.99%	5.70%	6.14%	5.82%
≤ 70%	5.84%	5.70%	5.79%	5.61%	5.89%	5.65%	5.99%	5.70%	6.14%	5.82%
≤ 80%	5.84%	5.70%	5.79%	5.61%	5.89%	5.65%	5.99%	5.70%		
≤ 90%	6.09%	5.95%	6.09%	5.87%	6.14%	5.90%	6.29%	5.97%		
<b>Offset Investment Loan</b>										
LVR										
≤ 60%	5.74%	5.77%	5.79%	5.71%	5.89%	5.75%	5.99%	5.81%	6.14%	5.94%
≤ 70%	5.79%	5.82%	5.79%	5.75%	5.89%	5.79%	5.99%	5.85%	6.14%	5.97%
≤ 80%	5.84%	5.87%	5.79%	5.80%	5.89%	5.83%	5.99%	5.88%		
≤ 90%	6.19%	6.22%	6.19%	6.15%	6.24%	6.18%	6.44%	6.26%		

Reference rates	Annual Rate
<i>Applies to loans contracted prior to 12<sup>th</sup> March 2024:</i>	
Clean Energy Home Loan Reference Rate	5.43%
<i>Applies to loans contracted prior to 14<sup>th</sup> April 2021:</i>	
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%

Australian Unity Standard Variable Principle & Interest rate	LVR	Annual Rate
Health Wealth Happiness	<70%	7.01%
	<80%	7.11%
	<90%	7.46%
Wealth Builder Investor	<70%	7.01%
	<80%	7.36%
	<90%	7.46%

#### 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.