Loan interest rates

V295 New Loans effective 19th November 2026

Bank Australia
RESPONSIBLE BANKING

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%	6.63%	6.63%	6.74%	6.65%	6.79%	6.67%	6.89%	6.71%	6.99%	6.79%
≤ 70%	6.63%	6.63%	6.74%	6.65%	6.79%	6.67%	6.89%	6.71%	6.99%	6.79%
≤ 80% or AGDS*	6.64%	6.64%	6.74%	6.65%	6.79%	6.67%	6.89%	6.72%	6.99%	6.80%
≤ 90%	6.89%	6.89%	7.04%	6.91%	7.04%	6.92%	7.19%	6.98%	7.29%	7.07%
> 90%	7.15%	7.15%	7.04%	7.14%	7.09%	7.14%	7.19%	7.17%	7.29%	7.22%
Offset Home Loan										
LVR										
≤ 60%	6.63%	6.81%	6.74%	6.83%	6.79%	6.85%	6.89%	6.89%	6.99%	6.98%
≤ 70%	6.63%	6.81%	6.74%	6.83%	6.79%	6.85%	6.89%	6.89%	6.99%	6.98%
≤ 80% or AGDS*	6.68%	6.86%	6.74%	6.87%	6.79%	6.89%	6.89%	6.93%	6.99%	7.00%
≤ 90%	6.89%	7.07%	7.04%	7.09%	7.04%	7.10%	7.19%	7.16%	7.29%	7.25%
> 90%	7.39%	7.57%	7.04%	7.53%	7.09%	7.51%	7.19%	7.51%	7.29%	7.52%
Clean Energy Home Loan										
New Build LVR ≤ 90%	6.38%	6.70%					6.59%	6.80%		
Renovate LVR ≤ 90%	6.48%	6.75%					6.69%	6.83%		
Bridging Home Loan										
LVR ≤75%	8.60%	8.65%								

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%	6.84%	6.84%	6.79%	6.84%	6.84%	6.84%	6.94%	6.87%	7.04%	6.93%
≤ 70%	6.84%	6.84%	6.79%	6.84%	6.84%	6.84%	6.94%	6.87%	7.04%	6.93%
≤ 80%	6.84%	6.84%	6.79%	6.84%	6.84%	6.84%	6.94%	6.87%	7.04%	6.93%
≤ 90%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.24%	7.14%	7.29%	7.18%
Offset Investment Loan										
LVR										
≤ 60%	6.74%	6.92%	6.79%	6.93%	6.84%	6.94%	6.94%	6.98%	7.04%	7.06%
≤ 70%	6.79%	6.97%	6.79%	6.97%	6.84%	6.98%	6.94%	7.02%	7.04%	7.09%
≤ 80%	6.84%	7.02%	6.79%	7.02%	6.84%	7.02%	6.94%	7.05%	7.04%	7.11%
≤ 90%	7.19%	7.37%	7.19%	7.37%	7.19%	7.37%	7.39%	7.43%	7.39%	7.57%
Clean Energy Home Loan										
New Build LVR ≤ 90%	6.54%	6.83%					6.64%	6.89%		
Renovate LVR ≤ 90%	6.64%	6.88%					6.74%	6.92%		
Interest Only										
Basic Investment Loan										
LVR										
≤ 60%	7.09%	6.95%	7.04%	6.86%	7.09%	6.89%	7.19%	6.94%	7.29%	7.04%
≤ 70%	7.09%	6.95%	7.04%	6.86%	7.09%	6.89%	7.19%	6.94%	7.29%	7.04%
≤ 80%	7.09%	6.95%	7.04%	6.86%	7.09%	6.89%	7.19%	6.94%		
≤ 90%	7.34%	7.20%	7.34%	7.12%	7.34%	7.14%	7.49%	7.21%		
Offset Investment Loan										
LVR										
≤ 60%	6.99%	7.02%	7.04%	6.95%	7.09%	6.99%	7.19%	7.05%	7.29%	7.15%
≤ 70%	7.04%	7.07%	7.04%	7.00%	7.09%	7.03%	7.19%	7.08%	7.29%	7.18%
≤ 80%	7.09%	7.12%	7.04%	7.04%	7.09%	7.07%	7.19%	7.12%		
≤ 90%	7.44%	7.47%	7.44%	7.39%	7.44%	7.42%	7.64%	7.50%		

Reference rates	Annual Rate
Applies to loans contracted prior to 12th March 2024:	
Clean Energy Home Loan Reference Rate	6.68%
Applies to loans contracted prior to 14th April 2021	
Basic Home Loan Reference Rate	8.45%
Basic Investment Loan Reference Rate	8.46%
Premium Home Loan Reference Rate	9.31%
Premium Investment Loan Reference Rate	9.46%
Intech Classic Home Loan Reference Rate	9.16%
Intech ICT Home Loan Reference Rate	9.89%
Intech Standard Variable Reference Rate	9.64%

Australian Unity Standard Variable Principle & Interest rate	LVR	Annual Rate
Health Wealth Happiness	<70%	8.26%
	<80%	8.36%
	<90%	8.71%
Wealth Builder Investor	<70%	8.26%
	<80%	8.61%
	<90%	8.71%

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.

Personal Loans		
Personal borrower	**Annual Rate**	**Comparison Rate**
Car Loans		
Fixed rate		
Electric Vehicle	6.29%	6.29%#
Used Vehicle	7.29%	7.50%#
Personal loans		
Variable rate		
Clean Energy Personal Loan	7.49%	7.49%#
Lifestyle Personal Loan	9.49%	10.53%#
Credit cards		
Low Rate Visa Credit Card	12.34%	N/A
Visa Credit Card	19.74%	N/A
Platinum Rewards Visa Credit Card	20.99%	N/A
Commercial Visa Credit Card	16.99%	N/A

Things you should know in general

- All applications are subject to a credit assessment.
- All applicable terms and conditions will be included in our formal loan offer.
- Additional fees and charges may be payable – all relevant details will be included in our formal loan offer.
- All information included in this document (including interest rates) is current as at the date of publication and is subject to change.
- This document does not constitute a contract for finance.

Comparison rate

#The Comparison Rate for car loans is based on a secured loan of $30,000 for 5 years. Fees and charges may be applicable. The Comparison Rate for unsecured personal loans is based on an unsecured loan of $10,000 for 3 years. **WARNING:** 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.

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