

Loan interest rates

V277 New Loans effective 1st October 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%	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										
Offset Offer P&I ≤ 80%	5.30%	5.50%								
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										
New Build LVR ≤ 90%	5.13%	5.47%					4.79%	5.41%		
Bridging Home Loan										
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										
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										
≤ 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										
New Build LVR ≤ 90%	5.29%	5.60%					5.09%	5.57%		
Interest Only										
Basic Investment Loan										
LVR										
≤ 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%	5.84%	5.70%	5.69%	5.60%	5.54%	5.59%	5.64%	5.61%		
≤ 90%	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
<i>Applies to loans contracted prior to 12th March 2024:</i>	
Clean Energy Home Loan Reference Rate	5.43%
<i>Applies to loans contracted prior to 14th 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%

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
- 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	6.95%	6.95%~
Used Vehicle	8.95%	9.16%~
Personal loans		
Variable rate		
Lifestyle Personal Loan – for property owners	7.89%	8.92%#
Lifestyle Personal Loan	9.89%	10.93%#
Credit cards		
Low Rate Visa Credit Card	12.99%	N/A
Visa Credit Card	19.74%	N/A
Platinum Rewards Visa Credit Card	20.24%	N/A
Commercial Visa Credit Card	16.99%	N/A
<p>Things you should know in general</p> <ul style="list-style-type: none"> • 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. <p>Comparison rate</p> <p>#The Comparison Rate is based on an unsecured loan of \$10,000 for 3 years. Fees and charges may be applicable. 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.</p> <p>© Commonwealth of Australia (Department of Infrastructure, Regional Development and Cities) 2018 Limited End-user licence provided by the Department of Infrastructure, Regional Development and Cities: You may print and reproduce views obtained from the Green Vehicle Guide data, retaining this notice, for your personal use only. The Department of Infrastructure, Regional Development and Cities gives no warranty regarding the Green Vehicle Guide data's accuracy, completeness, currency or suitability for any particular purpose.</p>		