

Loan interest rates

V211 New Loans effective 24th November 2021

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%	2.15%	2.19%	2.30%	2.21%	2.40%	2.24%	2.45%	2.27%	2.80%	2.45%
< 70%	2.20%	2.24%	2.40%	2.26%	2.50%	2.29%	2.50%	2.32%	2.90%	2.52%
< 80% or NHFIC Guarantee Loans	2.30%	2.34%	2.40%	2.35%	2.50%	2.38%	2.60%	2.42%	3.00%	2.62%
< 90%	2.70%	2.74%	2.60%	2.73%	2.70%	2.74%	2.80%	2.77%	3.10%	2.90%
≥ 90%	3.00%	3.04%	2.80%	3.03%	3.10%	3.06%	3.10%	3.07%	3.30%	3.16%
Premium Home Loan Package										
LVR										
< 60%	2.15%	2.55%	2.30%	2.57%	2.40%	2.59%	2.45%	2.63%	2.80%	2.80%
< 70%	2.20%	2.60%	2.40%	2.62%	2.50%	2.65%	2.50%	2.67%	2.90%	2.87%
< 80% or NHFIC Guarantee Loans	2.30%	2.70%	2.40%	2.71%	2.50%	2.73%	2.60%	2.77%	3.00%	2.97%
< 90%	2.70%	3.09%	2.60%	3.08%	2.70%	3.09%	2.80%	3.11%	3.10%	3.25%
≥ 90%	3.00%	3.38%	2.80%	3.36%	3.10%	3.40%	3.10%	3.41%	3.30%	3.50%
Clean Energy Home Loan Package										
7-star+/Property Upgrade										
LVR < 90% or NHFIC Guarantee Loans	2.10%	2.62%					2.40%	2.72%		
Bridging Home Loan										
LVR										
≤75%	4.16%	4.20%								
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%	2.55%	2.59%	2.40%	2.58%	2.60%	2.60%	2.60%	2.61%	2.90%	2.73%
< 70%	2.60%	2.64%	2.70%	2.65%	2.70%	2.66%	2.70%	2.67%	3.00%	2.80%
< 80%	2.70%	2.74%	2.80%	2.75%	2.80%	2.76%	2.90%	2.79%	3.10%	2.90%
Premium Investment Loan Package										
LVR										
< 60%	2.55%	2.94%	2.40%	2.93%	2.60%	2.95%	2.60%	2.95%	2.90%	3.08%
< 70%	2.60%	2.99%	2.70%	3.00%	2.70%	3.01%	2.70%	3.02%	3.00%	3.15%
< 80%	2.70%	3.09%	2.80%	3.10%	2.80%	3.11%	2.90%	3.14%	3.10%	3.25%
Interest Only										
Basic Investment Loan										
LVR										
< 60%	2.75%	2.66%	2.60%	2.60%	2.80%	2.63%	2.80%	2.65%	3.10%	2.79%
< 70%	2.80%	2.71%	2.90%	2.67%	2.90%	2.69%	2.90%	2.71%	3.20%	2.86%
< 80%	2.90%	2.81%	3.00%	2.77%	3.00%	2.79%	3.10%	2.84%		
Premium Investment Loan Package										
LVR										
< 60%	2.75%	2.97%	2.60%	2.94%	2.80%	2.96%	2.80%	2.97%	3.10%	3.10%
< 70%	2.80%	3.02%	2.90%	3.01%	2.90%	3.02%	2.90%	3.03%	3.20%	3.17%
< 80%	2.90%	3.12%	3.00%	3.10%	3.00%	3.12%	3.10%	3.16%		

Reference rates	Annual Rate
<i>Applies to loans contracted on or after 14th April 2021:</i>	
Clean Energy Home Loan Reference Rate	2.30%
<i>Applies to loans contracted prior to 14th April 2021:</i>	
Basic Home Loan Reference Rate	3.20%
Basic Investment Loan Reference Rate	3.41%
Premium Home Loan Reference Rate	4.06%
Premium Investment Loan Reference Rate	4.41%
Intech Classic Home Loan Reference Rate	3.91%
Intech ICT Home Loan Reference Rate	4.64%
Intech Standard Variable Reference Rate	4.39%

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.
- This document does not constitute a contract for finance.

NHFIC Guarantee Loans

NHFIC Guarantee Loans include the First Home Loan Deposit Scheme (FHLDS), New Home Guarantee (NHG) and Family Home Guarantee (FHG). For more information on the NHFIC Guarantee Loans, please visit:

- the Bank Australia website at www.bankaustr.com.au
- the Commonwealth Government NHFIC website at www.nhfic.gov.au

Clean Energy Home Loan

To be eligible for this loan you need:

- Meet the 7 Star+ or Property Upgrade criteria set out in the [Clean Energy Home Loan Fact Sheet](#) on our website
- The Clean Energy Home Loan discounted variable rate will apply for 60 months from the date the loan is settled or in the case of fixed rate for the first fixed rate period and then at Clean Energy Home Loan Reference Rate.
- Annual Package fee of \$350 applies

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		
New Vehicle	6.45%	6.66%^
Used Vehicle	8.95%	9.16%^
Low Emission Vehicle*	5.45%	5.45%^
Personal loans		
Variable rate		
Lifestyle Personal Loan – for property owners	7.89%	8.92%#
Lifestyle Personal Loan	11.89%	12.94%#
Credit cards		
Low Rate Visa Credit Card	9.39%	N/A
Visa Credit Card	12.39%	N/A
Platinum Rewards Visa Credit Card	18.24%	N/A
Commercial Visa Credit Card	16.99%	N/A
Commercial Loans		
Commercial and Impact Finance borrower		
Commercial Loans		
Residential Security	from 4.59%	N/A
General Commercial Security	from 4.69%	N/A
Chattel Mortgage (Vehicle Security)	10.84%	N/A
Unsecured	12.58%	N/A
Secured – Fixed (1, 2, 3 or 5 years)	2.49%	N/A
Commercial Overdraft		
Residential Security	from 4.99%	N/A
General Commercial Security	from 5.49%	N/A
Unsecured	12.58%	N/A
Commercial Car Loans		
Fixed rate		
Low Emission Vehicle discount*	5.45%	N/A
New Vehicle	6.45%	N/A
Used Vehicle	8.95%	N/A
Specialist Products		
Bank Guarantee	10.34%	N/A

Visit us at 222 High St, Kew VIC 3101

Mailing something? Private Bag 12, Kew VIC 3101

Bank Australia Limited ABN 21 087 651 607 AFSL/Australian Credit Licence Number 238431

Learn about our stories at bankaust.com.au

Email us mail@bankaust.com.au

Talk to someone 132 888

If you need to fax 03 9853 9294

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.

Things you should know about Car Loans

- All interest rates displayed above are fixed rates.
- Car loans are only available for new vehicles or used vehicles up to 7 years old.
- The maximum term of any car loan is 7 years for new cars and 5 years for used cars.
- Vehicles that meet Bank Australia Low Emission Vehicle criteria* are eligible to have the \$150 establishment fee waived and an interest rate discount applied as shown above.
- Please visit bankaust.com.au for further details about our car loans.

^The Comparison Rate is based on a secured loan of \$30,000 for 5 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.

Things you should know about Personal Loans

- All interest rates displayed above are variable rates.
- The Maximum term of a new Bank Australia personal loan is 10 years.
- The \$150 establishment fee is waived for property owners where the purpose is for sustainable home improvements.
- Please visit bankaust.com.au for further details about our personal loans, including the meaning of 'sustainable home improvements'.

#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.

*Low Emission Vehicle criteria

Bank Australia may provide a Low Emission Vehicle pricing benefit if the car is Pure Electric, Plug In Hybrid Electric, Regenerative Hybrid or the internal combustion engine produces less than 125 g / km Tailpipe CO₂ (g/km) as published by [Green Vehicle Guide](#)®.

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