

Loan interest rates

V287 New Loans effective 14th May 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
Basic Home Loan										
LVR										
≤ 60%	5.88%	5.88%	6.24%	5.92%	6.29%	5.96%	6.39%	6.03%	6.49%	6.15%
≤ 70%	5.88%	5.88%	6.24%	5.92%	6.29%	5.96%	6.39%	6.03%	6.49%	6.15%
≤ 80% or AGDS*	5.89%	5.89%	6.24%	5.93%	6.29%	5.97%	6.39%	6.04%	6.49%	6.16%
≤ 90%	6.14%	6.14%	6.54%	6.19%	6.54%	6.22%	6.69%	6.30%	6.79%	6.43%
> 90%	6.40%	6.40%	6.54%	6.42%	6.59%	6.44%	6.69%	6.49%	6.79%	6.58%
Offset Home Loan										
LVR										
≤ 60%	5.88%	6.07%	6.24%	6.11%	6.29%	6.15%	6.39%	6.21%	6.49%	6.34%
≤ 70%	5.88%	6.07%	6.24%	6.11%	6.29%	6.15%	6.39%	6.21%	6.49%	6.34%
≤ 80% or AGDS*	5.93%	6.12%	6.24%	6.15%	6.29%	6.19%	6.39%	6.25%	6.49%	6.36%
≤ 90%	6.14%	6.33%	6.54%	6.37%	6.54%	6.41%	6.69%	6.49%	6.79%	6.62%
> 90%	6.64%	6.82%	6.54%	6.81%	6.59%	6.81%	6.69%	6.84%	6.79%	6.89%
Clean Energy Home Loan										
New Build LVR ≤ 90%	5.63%	5.96%					6.09%	6.13%		
Renovate LVR ≤ 90%	5.73%	6.01%					6.19%	6.16%		
Bridging Home Loan										
LVR ≤ 75%	7.85%	7.90%								
Home loans										
Investment										
Principal and Interest										
Basic Investment Loan										
LVR										
≤ 60%	6.09%	6.09%	6.29%	6.11%	6.34%	6.14%	6.44%	6.19%	6.54%	6.29%
≤ 70%	6.09%	6.09%	6.29%	6.11%	6.34%	6.14%	6.44%	6.19%	6.54%	6.29%
≤ 80%	6.09%	6.09%	6.29%	6.11%	6.34%	6.14%	6.44%	6.19%	6.54%	6.29%
≤ 90%	6.34%	6.34%	6.59%	6.37%	6.59%	6.39%	6.74%	6.46%	6.79%	6.54%
Offset Investment Loan										
LVR										
≤ 60%	5.99%	6.18%	6.29%	6.21%	6.34%	6.25%	6.44%	6.31%	6.54%	6.42%
≤ 70%	6.04%	6.23%	6.29%	6.25%	6.34%	6.29%	6.44%	6.34%	6.54%	6.45%
≤ 80%	6.09%	6.28%	6.29%	6.30%	6.34%	6.33%	6.44%	6.38%	6.54%	6.48%
≤ 90%	6.44%	6.63%	6.69%	6.65%	6.69%	6.68%	6.89%	6.76%	6.89%	7.07%
Clean Energy Home Loan										
New Build LVR ≤ 90%	5.79%	6.09%					6.14%	6.22%		
Renovate LVR ≤ 90%	5.89%	6.14%					6.24%	6.25%		
Interest Only										
Basic Investment Loan										
LVR										
≤ 60%	6.34%	6.20%	6.54%	6.14%	6.59%	6.19%	6.69%	6.26%	6.79%	6.39%
≤ 70%	6.34%	6.20%	6.54%	6.14%	6.59%	6.19%	6.69%	6.26%	6.79%	6.39%
≤ 80%	6.34%	6.20%	6.54%	6.14%	6.59%	6.19%	6.69%	6.26%		
≤ 90%	6.59%	6.45%	6.84%	6.40%	6.84%	6.44%	6.99%	6.53%		
Offset Investment Loan										
LVR										
≤ 60%	6.24%	6.27%	6.54%	6.23%	6.59%	6.29%	6.69%	6.37%	6.79%	6.51%
≤ 70%	6.29%	6.32%	6.54%	6.28%	6.59%	6.33%	6.69%	6.40%	6.79%	6.54%
≤ 80%	6.34%	6.37%	6.54%	6.32%	6.59%	6.37%	6.69%	6.44%		
≤ 90%	6.69%	6.72%	6.94%	6.67%	6.94%	6.72%	7.14%	6.82%		

Reference rates	Annual Rate
<i>Applies to loans contracted prior to 12th March 2024:</i>	
Clean Energy Home Loan Reference Rate	5.93%
<i>Applies to loans contracted prior to 14th 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
- 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		
Lifestyle Personal Loan – for property owners	7.49%	8.52%#
Lifestyle Personal Loan	9.49%	10.53%#
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

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 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.

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