

# Loan interest rates

V272 New Loans effective 01<sup>st</sup> July 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%	5.63%	5.63%	5.44%	5.62%	5.39%	5.59%	5.24%	5.53%	5.59%	5.62%
≤ 70%	5.63%	5.63%	5.44%	5.62%	5.39%	5.59%	5.24%	5.53%	5.59%	5.62%
≤ 80% or Home Guarantee Scheme Loan	5.64%	5.64%	5.44%	5.62%	5.39%	5.60%	5.24%	5.53%	5.59%	5.62%
≤ 90%	5.89%	5.89%	5.74%	5.88%	5.64%	5.85%	5.54%	5.80%	5.89%	5.89%
> 90%	6.15%	6.15%	5.74%	6.11%	5.69%	6.06%	5.54%	5.98%	5.89%	6.04%
<b>Offset Home Loan</b>										
LVR										
≤ 60%	5.63%	5.82%	5.44%	5.80%	5.39%	5.78%	5.24%	5.71%	5.59%	5.81%
≤ 70%	5.63%	5.82%	5.44%	5.80%	5.39%	5.78%	5.24%	5.71%	5.59%	5.81%
≤ 80% or Home Guarantee Scheme Loan	5.68%	5.87%	5.44%	5.85%	5.39%	5.82%	5.24%	5.75%	5.59%	5.83%
≤ 90%	5.89%	6.08%	5.74%	6.07%	5.64%	6.03%	5.54%	5.98%	5.89%	6.08%
> 90%	6.39%	6.58%	5.74%	6.51%	5.69%	6.44%	5.54%	6.34%	5.89%	6.36%
<b>Clean Energy Home Loan</b>										
New Build LVR ≤ 90%	5.18%	5.63%					4.74%	5.58%		
<b>Bridging Home Loan</b>										
LVR ≤ 75%	7.60%	7.65%								
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										
<b>Basic Investment Loan</b>										
LVR										
≤ 60%	5.84%	5.84%	5.74%	5.83%	5.64%	5.81%	5.54%	5.76%	5.74%	5.80%
≤ 70%	5.84%	5.84%	5.74%	5.83%	5.64%	5.81%	5.54%	5.76%	5.74%	5.80%
≤ 80%	5.84%	5.84%	5.74%	5.83%	5.64%	5.81%	5.54%	5.76%	5.74%	5.80%
≤ 90%	6.09%	6.09%	6.04%	6.09%	5.89%	6.06%	5.84%	6.02%	5.99%	6.05%
<b>Offset Investment Loan</b>										
LVR										
≤ 60%	5.74%	5.93%	5.74%	5.93%	5.64%	5.91%	5.54%	5.88%	5.74%	5.93%
≤ 70%	5.79%	5.98%	5.74%	5.98%	5.64%	5.95%	5.54%	5.91%	5.74%	5.96%
≤ 80%	5.84%	6.03%	5.74%	6.02%	5.64%	5.99%	5.54%	5.95%	5.74%	5.99%
≤ 90%	6.19%	6.38%	6.14%	6.37%	5.99%	6.34%	5.99%	6.32%	6.09%	6.28%
<b>Clean Energy Home Loan</b>										
New Build LVR ≤ 90%	5.34%	5.76%					5.04%	5.74%		
<b>Interest Only</b>										
<b>Basic Investment Loan</b>										
LVR										
≤ 60%	6.04%	5.93%	5.94%	5.85%	5.84%	5.84%	5.74%	5.82%	5.94%	5.89%
≤ 70%	6.04%	5.93%	5.94%	5.85%	5.84%	5.84%	5.74%	5.82%	5.94%	5.89%
≤ 80%	6.04%	5.93%	5.94%	5.85%	5.84%	5.84%	5.74%	5.82%		
≤ 90%	6.29%	6.18%	6.24%	6.11%	6.09%	6.09%	6.04%	6.08%		
<b>Offset Investment Loan</b>										
LVR										
≤ 60%	5.94%	6.00%	5.94%	5.95%	5.84%	5.94%	5.74%	5.92%	5.94%	6.00%
≤ 70%	5.99%	6.05%	5.94%	5.99%	5.84%	5.98%	5.74%	5.96%	5.94%	6.03%
≤ 80%	6.04%	6.10%	5.94%	6.04%	5.84%	6.02%	5.74%	5.99%		
≤ 90%	6.39%	6.45%	6.34%	6.39%	6.19%	6.37%	6.14%	6.36%		

Reference rates	Annual Rate
<i>Applies to loans contracted prior to 12<sup>th</sup> March 2024:</i>	
Clean Energy Home Loan Reference Rate	5.68%
<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%

#### 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.

#### Home Guarantee Scheme Loans

Home Guarantee Scheme Loans include the First Home Guarantee (FHBG), the Family Home Guarantee (FHG) and the Regional First Home Buyer Guarantee (RFHBG). For more information on the Home Guarantee Scheme Loans, please visit:

- the Bank Australia website at [www.bankaustr.com.au](http://www.bankaustr.com.au)
- the Commonwealth Government Housing Australia website at <https://www.housingaustralia.gov.au/>

#### Clean Energy Home Loan

To be eligible for this loan you need:

- Meet the Renovate or New Build criteria set out in the [Clean Energy Home Loan Key Information](#) on our website
- The Clean Energy Home Loan reduced 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 will revert to the lowest Premium Home Loan Package interest 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		
<b>Fixed rate</b>		
Electric Vehicle	6.95%	6.95%~
Used Vehicle	8.95%	9.16%~
Personal loans		
<b>Variable rate</b>		
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><b>Things you should know in general</b></p> <ul style="list-style-type: none"> <li>• All applications are subject to a credit assessment.</li> <li>• All applicable terms and conditions will be included in our formal loan offer.</li> <li>• Additional fees and charges may be payable – all relevant details will be included in our formal loan offer.</li> <li>• All information included in this document (including interest rates) is current as at the date of publication and is subject to change.</li> <li>• This document does not constitute a contract for finance.</li> </ul> <p><b>Things you should know about Car Loans</b></p> <ul style="list-style-type: none"> <li>• All interest rates displayed above are fixed rates.</li> <li>• Car loans are only available for new electric vehicles, or used vehicles up to 7 years old.</li> <li>• The maximum term of any car loan is 7 years for new electric vehicles and 5 years for used vehicles.</li> <li>• Vehicles that meet Bank Australia Electric Vehicle criteria are eligible to have the \$150 establishment fee waived</li> <li>• Please visit <a href="http://bankaust.com.au">bankaust.com.au</a> for further details about our car loans.</li> </ul> <p>~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.</p> <p><b>Things you should know about about Personal Loans</b></p> <ul style="list-style-type: none"> <li>• All interest rates displayed above are variable rates.</li> <li>• The Maximum term of a new Bank Australia personal loan is 10 years.</li> </ul> <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>		