

# Fixed Interest rate card



## Home loans

Effective for loans formally approved on or after 23 May 2025

### Rates for Owner Occupied loans with Principal & Interest repayments

Fixed Rates*	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	5.29%	5.19%	5.19%	5.39%	5.39%
Comparison rate <sup>1,2</sup>		5.63%	5.58%	5.54%	5.58%	5.56%
Borrower rate	≤ 80%	5.39%	5.29%	5.29%	5.49%	5.49%
Comparison rate <sup>1,2</sup>		5.68%	5.64%	5.60%	5.64%	5.63%
Borrower rate	≤ 95%	5.65%	5.79%	5.79%	5.99%	5.99%
Comparison rate <sup>1,2</sup>		6.61%	6.54%	6.46%	6.46%	6.41%

### Rates for Owner Occupied loans with Interest Only repayments

Fixed Rates*	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	5.55%	5.49%	5.49%	5.69%	5.69%
Comparison rate <sup>1,2</sup>		5.93%	5.88%	5.84%	5.87%	5.86%
Borrower rate	≤ 80%	5.65%	5.59%	5.59%	5.79%	5.79%
Comparison rate <sup>1,2</sup>		6.02%	5.98%	5.94%	5.97%	5.96%

### Rates for Investment loans with Principal & Interest repayments

Fixed Rates*	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	5.45%	5.35%	5.35%	5.55%	5.55%
Comparison rate <sup>1,2</sup>		5.74%	5.69%	5.66%	5.70%	5.68%
Borrower rate	≤ 80%	5.55%	5.45%	5.45%	5.65%	5.65%
Comparison rate <sup>1,2</sup>		5.84%	5.79%	5.76%	5.80%	5.78%
Borrower rate	≤ 90%	5.95%	5.79%	5.79%	5.89%	5.89%
Comparison rate <sup>1,2</sup>		6.65%	6.54%	6.46%	6.43%	6.37%

### Rates for Investment loans with Interest Only repayments

Fixed Rates*	LVR	Term				
		1 year	2 years	3 years	4 years	5 years
Borrower rate	≤ 70%	5.55%	5.49%	5.49%	5.69%	5.69%
Comparison rate <sup>1,2</sup>		5.93%	5.88%	5.84%	5.87%	5.86%
Borrower rate	≤ 80%	5.65%	5.59%	5.59%	5.79%	5.79%
Comparison rate <sup>1,2</sup>		6.02%	5.98%	5.94%	5.97%	5.96%

<sup>1</sup> Fixed rate loans may be subject to significant break costs. Please refer your clients to their loan contracts for terms and conditions regarding break costs and revert rates.

<sup>2</sup> Maximum LVR is inclusive of LMI or LDF capitalisation.

<sup>1</sup> The comparison rates are based on a loan for \$150,000 and a term of 25 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.

<sup>2</sup> These comparison rates are applicable to the Basic Home Loan.

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