

Variable Interest rate card

Home loans - new business only

Effective for loans formally approved on or after 23 May 2025



Rates for Owner Occupied loans with Principal & Interest repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate ¹
Standard Variable Rate (SVR)		8.32%	8.35%
Basic Home Loan	≤ 60%	5.64%	5.66%
	≤ 70%	5.64%	5.66%
	≤ 80%	5.69%	5.71%
	≤ 90%	5.89%	5.91%
	≤ 95%	6.69%	6.72%
Offset Package Home Loan	≤ 60%	5.64%	5.89%
	≤ 70%	5.64%	5.89%
	≤ 80%	5.69%	5.94%
	≤ 90%	5.89%	6.14%
	≤ 95%	6.69%	6.93%

Rates for Owner Occupied loans with Interest Only repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate ¹
Standard Interest Only Variable Rate (IO SVR)		8.81%	8.84%
Basic Home Loan	≤ 60%	5.90%	5.92%
	≤ 70%	5.94%	5.96%
	≤ 80%	6.04%	6.06%
Offset Package Home Loan	≤ 60%	5.90%	6.15%
	≤ 70%	5.94%	6.19%
	≤ 80%	6.04%	6.29%

Rates for Investment loans with Principal & Interest repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate ¹
Investment Variable Rate (IVR)		9.03%	9.06%
Basic Home Loan	≤ 60%	5.74%	5.76%
	≤ 70%	5.74%	5.76%
	≤ 80%	5.84%	5.86%
	≤ 90%	6.70%	6.73%
Offset Package Home Loan	≤ 60%	5.74%	5.99%
	≤ 70%	5.74%	5.99%
	≤ 80%	5.84%	6.09%
	≤ 90%	6.70%	6.94%

Rates for Investment loans with Interest Only repayments

Variable Rates*	LVR	Borrower Rate	Comparison Rate ¹
Investment Interest Only Variable Rate (IO IVR)		9.38%	9.41%
Basic Home Loan	≤ 60%	5.90%	5.92%
	≤ 70%	5.94%	5.96%
	≤ 80%	6.04%	6.06%
Offset Package Home Loan	≤ 60%	5.90%	6.15%
	≤ 70%	5.94%	6.19%
	≤ 80%	6.04%	6.29%

¹ Maximum LVR is inclusive of LMI or LDF capitalisation.

¹ 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.

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