

# Home Loan Rates



For new switches, new refixes and products withdrawn from sale

Effective 12 October 2021

	Owner Occupied		Investment			
	Principal & Interest		Principal & Interest		Interest Only	
	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>	Interest Rate	Comparison Rate <sup>1</sup>
<b>Current Home Loans</b>						
<b>Variable</b>						
Discount Variable	3.94%	3.99%	4.49%	4.55%	4.49%	4.54%
Standard Variable	4.49%	4.64%	5.04%	5.19%	5.04%	5.17%
Line of Credit (Interest Only)	4.86%	N/A	4.86%	N/A	4.86%	N/A
<b>Fixed</b>						
1 year fixed	2.39%	4.44%	2.49%	4.94%	2.59%	4.96%
2 year fixed	2.19%	4.23%	2.49%	4.72%	2.59%	4.76%
3 year fixed	2.29%	4.07%	2.59%	4.54%	2.69%	4.59%
5 year fixed	2.69%	3.91%	3.09%	4.39%	3.29%	4.49%
<b>Home Advantage Package</b>						
<b>Variable</b>						
Line of Credit (Interest Only)	4.48%	N/A	4.48%	N/A	4.48%	N/A
<b>Fixed</b>						
1 year fixed	2.39%	4.25%	2.49%	4.75%	2.59%	4.74%
2 year fixed	2.19%	4.08%	2.49%	4.56%	2.59%	4.57%
3 year fixed	2.29%	3.96%	2.59%	4.42%	2.69%	4.45%
5 year fixed	2.69%	3.87%	3.09%	4.34%	3.29%	4.40%
<b>Home Loans Withdrawn From Sale</b>						
<b>Professional Package</b>						
<b>Variable</b>						
Line of Credit (Interest Only)	4.48%	N/A	N/A	N/A	4.48%	N/A
<b>Fixed</b>						
1 year fixed	2.39%	4.20%	2.49%	4.70%	2.59%	4.69%
2 year fixed	2.19%	4.03%	2.49%	4.52%	2.59%	4.53%
3 year fixed	2.29%	3.91%	2.59%	4.38%	2.69%	4.40%
5 year fixed	2.69%	3.82%	3.09%	4.29%	3.29%	4.36%

## Things you should know:

All loans are subject to lending criteria, terms and conditions. Fees and charges apply. Interest rates are on a per annum basis, to approved applications only. Rates and discounts are correct as at the date stated above and subject to change without notice. Discounts are not available in conjunction with any other interest rate discount or special offer. All fixed rates are fixed for the period stated and revert to the variable rate applying at expiration of the fixed term.

Home Advantage Variable rates include discounts shown from the Standard Variable rate. Home Advantage Living Equity rates include discounts from the Living Equity rate.

<sup>1</sup>Home loan rate comparison based on a \$150,000 loan over 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. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs.