



# Home Loan Interest Rates

These interest rates are for new loans effective from Thursday, 23 November 2023 <sup>^</sup>

See our Comparison Rate (Comp. rate) warning in the disclaimer below<sup>^^</sup>

## No Frills Home Loan<sup>1</sup>

	30% deposit or more		At least 20% deposit but less than 30%		At least 10% but less than 20% deposit	
	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Loans \$150,000 and above						
Owner Occupied - Principal & Interest	6.04%	6.04%	6.14%	6.14%	n.a	n.a
Investment - Principal & Interest	6.34%	6.34%	6.44%	6.44%	n.a	n.a
Investment - Interest Only*	6.54%	6.48%	6.64%	6.53%	n.a	n.a

\*For variable interest only loans, the comparison rate is based on a 5-year interest only period

## Low Cost Home Loan Value Package<sup>2</sup>

	30% deposit or more		At least 20% deposit but less than 30%		At least 10% but less than 20% deposit	
	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Loans \$150,000 and above						
Owner Occupied - Principal & Interest	6.14%	6.33%	6.24%	6.42%	6.54%	6.72%
Investment - Principal & Interest	6.44%	6.62%	6.54%	6.72%	6.84%	7.02%
Investment - Interest Only*	6.74%	6.80%	6.84%	6.84%	7.14%	6.97%

\*For variable interest only loans, the comparison rate is based on a 5-year interest only period

## Low Cost Home Loan<sup>3</sup>

	30% deposit or more		At least 20% deposit but less than 30%		At least 10% but less than 20% deposit	
	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Loan \$150,000 and above						
Owner Occupied - Principal & Interest	6.24%	6.24%	6.34%	6.34%	6.64%	6.64%
Investment - Principal & Interest	6.54%	6.54%	6.64%	6.64%	6.94%	6.94%
Investment - Interest Only*	6.84%	6.73%	6.94%	6.77%	7.24%	6.90%

\*For variable interest only loans, the comparison rate is based on a 5-year interest only period

## Construction Loan<sup>4</sup>

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Loan \$150,000 and above						
Owner Occupied - Interest only	6.54%	6.40%	6.74%	6.42%	n.a	n.a
Investment - Interest only <sup>#</sup>	6.84%	6.70%	7.04%	6.72%	n.a	n.a

<sup>#</sup>For construction loans, the comparison rate is based on a 12 month interest only period.

## Qantas Points Home Loan<sup>5</sup>

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Loan \$150,000 and above						
Owner Occupied - Principal & Interest	6.54%	6.54%	6.74%	6.74%	n.a	n.a
Investment - Principal & Interest	6.84%	6.84%	7.04%	7.04%	n.a	n.a
Investment - Interest Only*	7.14%	6.97%	7.34%	7.06%	n.a	n.a

\*For variable interest only loans, the comparison rate is based on a 5-year interest only period

### Standard Variable Rate Home Loans<sup>6</sup>

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Owner Occupied - Principal & Interest	7.04%	7.08%	7.24%	7.28%	7.54%	7.59%
Investment - Principal & Interest	7.34%	7.39%	7.54%	7.59%	7.84%	7.89%

\*For variable interest only loans, the comparison rate is based on a 5-year interest only period

### Fixed Rate Home Loans<sup>7</sup>

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Owner Occupied - Loan \$150,000 and above						
1 year Fixed Rate - Principal & Interest	6.14%	6.32%	6.44%	6.35%	n.a	n.a
2 year Fixed Rate - Principal & Interest	6.04%	6.28%	6.34%	6.34%	n.a	n.a
3 year Fixed Rate - Principal & Interest	5.94%	6.23%	6.24%	6.31%	n.a	n.a
4 year Fixed Rate - Principal & Interest	6.29%	6.32%	6.59%	6.43%	n.a	n.a
5 year Fixed Rate - Principal & Interest	6.34%	6.34%	6.64%	6.47%	n.a	n.a

	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Investment - Loan \$150,000 and above						
1 year Fixed Rate - Principal & Interest	6.44%	6.62%	6.74%	6.65%	n.a	n.a
2 year Fixed Rate - Principal & Interest	6.34%	6.58%	6.64%	6.64%	n.a	n.a
3 year Fixed Rate - Principal & Interest	6.24%	6.53%	6.54%	6.61%	n.a	n.a
4 year Fixed Rate - Principal & Interest	6.59%	6.62%	6.89%	6.73%	n.a	n.a
5 year Fixed Rate - Principal & Interest	6.64%	6.64%	6.94%	6.77%	n.a	n.a

	Rate p.a	Comp. rate	Rate p.a	Comp. rate	Rate p.a	Comp. rate
Investment - Loan \$150,000 and above						
1 year Fixed Rate - Interest Only	6.64%	6.64%	6.94%	6.67%	n.a	n.a
2 year Fixed Rate - Interest Only	6.54%	6.62%	6.84%	6.68%	n.a	n.a
3 year Fixed Rate - Interest Only	6.44%	6.58%	6.74%	6.67%	n.a	n.a
4 year Fixed Rate - Interest Only	6.79%	6.69%	7.09%	6.80%	n.a	n.a
5 year Fixed Rate - Interest Only	6.84%	6.73%	7.14%	6.86%	n.a	n.a

### Important information

^ Excludes existing loans, switching and variations. All our loans are subject to approval. Normal lending criteria, terms and conditions and fees and charges apply. Mortgage insurance is required for home loans over 80% and is subject to approval.

**For interest only loans**, the rate shown is the rate that applies during the interest only period of your loan. We may change the interest rate, method of calculation or the frequency of interest payments without your consent. These offers can be withdrawn at any time.

**^^Comparison Rate 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. See our comparison rate schedule on our website. Comparison rates assume a loan amount of \$150,000 with monthly repayments and a loan term of 25 years.

For principal and interest loans, the comparison rate is based on the relevant deposit amount, loan purpose (i.e. owner-occupied or investment) and repayment type (i.e. principal & interest or interest only).

\*For variable interest only loans, the comparison rate is based on a 5-year interest only period, reverting to the interest rate applicable to a principal and interest loan with a deposit of 20% or more for the relevant purpose and product type (i.e. Low Cost, Qantas Points etc).

At the end of the interest only period, the rate reverts to the interest rate applicable on a new principal and interest variable rate home loan product (with a deposit or equity of 20% or more). The revert rate will be the rate applicable at the time the reversion occurs. The current revert rates are as follows:

1. No Frills Home Loan:	Owner occupied loans	6.14%	Investment loans	6.44%
2. Low Cost Value Package Home Loan:	Owner occupied loans	6.24%	Investment loans	6.54%
3. Low Cost Home Loan:	Owner occupied loans	6.34%	Investment loans	6.64%
4. Construction Rate Home loan:	Owner occupied loans	6.34%	Investment loans	6.64%

For construction loans, the comparison rate is based on a 12 month interest only period. After completion of construction, your interest rate will revert to the current interest rate, applicable at the time, to a new principal and interest Low Cost Home Loan with the relevant purpose and deposit amount. During an interest only period (i.e. your construction period), your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. A \$600 establishment fee applies.

5. Qantas Points Home Loan:	Owner occupied loans	6.54%	Investment loans	6.84%
6. Standard Variable Rate Home Loan:	Owner occupied loans	7.04%	Investment loans	7.34%
7. Fixed Rate Home Loans	Owner occupied loans	5.89%	Investment loans	6.19%

For all Fixed Rate Home Loans the comparison rate is based on the initial fixed period (for the relevant deposit amount, purpose and repayment type). For fixed interest only loans, the interest only period is equal to the fixed period.:

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