Bank Orange
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AFSL and Australian Credit Licence 240768
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Interest Rate Schedule - Lending Products

Effective date - 06 October 2026

Home Loans

Owner Occupier | Principle & Interest

	Product Name	Interest Rate	Comparison Rate [1]	
VARIABLE RATES	Basic Variable LVR <60% [2]	6.29%	6.34%	
	Basic Variable LVR 60.01% ≤ 80% [2]	6.39%	6.44%	
	Basic Variable LVR > 80% [2]	6.59%	6.64%	
	Premium Variable LVR <60%	6.54%	6.59%	
	Premium Variable LVR 60.01% ≤ 80%	6.64%	6.69%	
	Premium Variable LVR > 80%	6.84%	6.89%	
FIXED RATES	Premium Fixed 1 Year	6.44%	6.45%	Moves to Premium Variable interest rate in relevant LVR band at the expiry of the fixed term
	Premium Fixed 2 Year	6.34%	6.43%	
	Premium Fixed 3 Year	6.64%	6.51%	

Home Loans

Owner Occupier | Interest Only [4]

	Product Name	Interest Rate	Comparison Rate [1]	
VARIABLE RATES	Basic Variable LVR <60% [2,3]	6.39%	6.44%	
	Basic Variable LVR 60.01% ≤ 80% [2,3]	6.49%	6.54%	
	Basic Variable LVR > 80% [2,3]	6.69%	6.74%	
	Premium Variable LVR <60%	6.64%	6.69%	
	Premium Variable LVR 60.01% ≤ 80%	6.74%	6.79%	
	Premium Variable LVR > 80%	7.04%	7.09%	
FIXED RATES	Premium Fixed 1 Year	6.54%	6.55%	Moves to Premium Variable interest rate in relevant LVR band at the expiry of the fixed term
	Premium Fixed 2 Year	6.44%	6.53%	
	Premium Fixed 3 Year	6.74%	6.61%	

Credit eligibility criteria, terms & conditions, fees & charges apply.
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.
All Bank Orange Home Loans have a minimum loan amount of $30,000.
Maximum LVR up to 80% for Owner-Occupied or 90% for Investment without incurring Lenders Mortgage Insurance. Maximum LVR 95% for Owner-Occupied or 92% for Investment, subject to Lenders Mortgage Insurance approval.
Top Up Minimum $20,000. Top ups are not available on Fixed Rate products.
General Advice Warning: You should consider the appropriateness of the information provided regarding your financial situation and needs. You should consult the Financial Services Guide, Account Access Terms & Conditions booklet, Schedule of Fees and Product Target Market Determination before applying for products with Bank Orange. All information contained in this schedule is correct at time of publication but is subject to change without notice.
1.Comparison rates are based on a $150,000 loan over 25 years. Maximum term available is 30 years. Comparison rates for fixed rate interest only loans are based on an initial interest only period equal in length to the fixed period and reverting to an LVR of 60.01% ≤ 80%
2.Basic Variable products available for new lending only
3.Basic Variable Interest Only products are only available for construction purposes
4.Interest Only available for a maximum term of 5 years

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Home Loans

Investor | Principle & Interest

	Product Name	Interest Rate	Comparison Rate[1]	
VARIABLE RATES	Premium Variable LVR <60%	6.79%	6.84%	
	Premium Variable LVR 60.01% ≤ 80%	6.89%	6.94%	
	Premium Variable LVR > 80%	7.09%	7.14%	
FIXED RATES	**Product Name**	**Interest Rate**	**Comparison Rate[1]**	
	Premium Fixed 1 Year	6.69%	6.70%	Moves to Premium Variable interest rate in relevant LVR band at the expiry of the fixed term
	Premium Fixed 2 Year	6.59%	6.68%	
	Premium Fixed 3 Year	6.89%	6.76%	

Home Loans

Investor | Interest Only [4]

	Product Name	Interest Rate	Comparison Rate[1]	
VARIABLE RATES	Premium Variable LVR <60%	6.89%	6.94%	
	Premium Variable LVR 60.01% ≤ 80%	6.99%	7.04%	
	Premium Variable LVR > 80%	7.19%	7.24%	
FIXED RATES	**Product Name**	**Interest Rate**	**Comparison Rate[1]**	
	Premium Fixed 1 Year	6.79%	6.80%	Moves to Premium Variable interest rate in relevant LVR band at the expiry of the fixed term
	Premium Fixed 2 Year	6.69%	6.78%	
	Premium Fixed 3 Year	6.99%	6.86%	

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