



## Interest Rate Schedule - Lending Products

**Effective date 05 February 2026**

*All loans are subject to lending criteria, terms and conditions. Interest rates are on a per annum basis and are subject to change. Your loan contract will specify which interest rates, fees and charges apply to your loan.*

### HOME LOANS

**OWNER OCCUPIED & INVESTMENT PROPERTIES (self-employed, construction loans, first home buyers)**

	Interest Rate	Comparison Rate <sup>1</sup>	
<b>Essential Low Rate<sup>5</sup></b>	5.89%	5.70%	
<b>Introductory Essential<sup>9</sup></b>			
2 Year	5.39%	5.84%	Moves to Essential Low Rate at the expiry of the introductory term
<b>VARIABLE RATES Introductory Variable<sup>2</sup></b>			
2 Year	5.44%	5.45%	
3 Year	5.34%	5.42%	
<b>Base Variable<sup>3</sup></b>	5.64%	5.69%	
<b>Standard Variable<sup>4</sup></b>	6.89%	6.94%	

	<b>Essential Fixed<sup>5</sup></b>		
	1 Year	5.29%	5.88%
	2 Year	5.19%	5.80%
	3 Year	5.29%	5.77%
<b>FIXED RATES</b>	<b>Standard Fixed<sup>4</sup></b>		
	1 Year	5.39%	6.78%
	2 Year	5.29%	6.62%
	3 Year	5.39%	6.51%

### OVERDRAFT

	Interest Rate
<b>VARIABLE RATES Personal Unsecured</b>	15.90%
<b>Mortgage Secured</b>	10.95%

Lending 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. 1. These comparison rates are based on a \$150,000 loan over 25 years. 2. New loans with a minimum borrowing balance of \$250,000 and up to 95% of property value. 3. New loans with a minimum borrowing balance of \$150,000 and up to 95% of property value. No offset account. No participation in the Relationship rebate. No fixed or split loan capability. Switching fee of \$250 applies. 4. New loans minimum borrowing amount \$20,000 and up to 95% of property value. 5. New loans with a minimum borrowing amount \$150,000 and up to 95% of property value. No offset account. No redraw. No participation in the Relationship rebate. 6. Comparison rate is based on a \$10,000 loan over 3 years. Minimum term 18 months. 9. New loans with a minimum borrowing amount of \$350,000 and up to 95% of property value. No offset account. No redraw. Principal and Interest repayments only.