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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 ¹	
Essential Low Rate⁵	5.89%	5.70%	
Introductory Essential⁹			
2 Year	5.39%	5.84%	Moves to Essential Low Rate at the expiry of the introductory term
VARIABLE RATES Introductory Variable²			
2 Year	5.44%	5.45%	
3 Year	5.34%	5.42%	
Base Variable³	5.64%	5.69%	
Standard Variable⁴	6.89%	6.94%	

FIXED RATES	Essential Fixed⁵		
	1 Year	5.29%	5.88%
	2 Year	5.19%	5.80%
	3 Year	5.29%	5.77%
	Standard Fixed⁴		
	1 Year	5.39%	6.78%
	2 Year	5.29%	6.62%
	3 Year	5.39%	6.51%

OVERDRAFT

VARIABLE RATES		Interest Rate	
	Personal Unsecured	15.90%	
	Mortgage Secured	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.