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Interest Rate Schedule - Lending Products

Effective date 06 October 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]	
VARIABLE RATES	**Essential Low Rate**[5]	6.64%	6.64%	
	Introductory Essential [9]			Moves to Essential Low Rate at the expiry of the introductory term
	2 Year	6.14%	6.19%	
	Introductory Variable[2]			
	2 Year	6.19%	6.24%	
	3 Year	6.09%	6.14%	
	Base Variable[3]	6.39%	6.44%	
	Standard Variable[4]	7.64%	7.69%	
FIXED RATES	**Essential Fixed**[5]			
	1 Year	6.34%	6.44%	Moves to Essential Low Rate interest rate at the expiry of the fixed term
	2 Year	6.24%	6.41%	
	3 Year	6.54%	6.26%	
	Standard Fixed[4]			
	1 Year	6.44%	7.34%	Moves to Standard Variable interest rate at the expiry of the fixed term
	2 Year	6.34%	7.23%	
	3 Year	6.64%	7.22%	

OVERDRAFT

		Interest Rate
VARIABLE RATES	**Personal Unsecured**	15.50%
	Mortgage Secured	10.55%

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.