



Interest Rate Schedule - Retired Lending Products

Effective date - 25 August 2025

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 LOANS⁹

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

	Introductory Variable ²	Interest Rate	Comparison Rate ¹	
VARIABLE RATES	2 Year	5.19%	5.25%	Moves to Standard Variable interest rate at the expiry of the introductory term
	Base Variable ³	5.39%	5.45%	
	Standard Variable ⁴	6.64%	6.70%	
FIXED RATES	Standard Fixed ⁴			
	1 Year	5.25%	6.56%	Moves to Standard Variable interest rate at the expiry of the fixed term
	2 Year	5.09%	6.40%	
	3 Year	5.25%	6.31%	

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. Minimum loan amount of \$150,000 and can borrow up to 95% of property value, 92% for Investment subject to Lenders Mortgage Insurance approval. 3. Minimum loan amount of \$150,000 and can borrow up to 95% of property value, 92% for Investment subject to Lenders Mortgage Insurance approval. No offset account. 4. Minimum loan amount \$20,000 and can borrow up to 95% of property value. 9. Switching Fee of \$250 applies to all Home Loan products