

Interest Rate Schedule - Lending Products

Effective date 08 May 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	6.39%	6.44%	
Introductory Essential⁹			
2 Year	5.89%	5.94%	Moves to Essential Low Rate at the expiry of the introductory term
VARIABLE RATES Introductory Variable²			
2 Year	5.94%	5.99%	
3 Year	5.84%	5.89%	
Base Variable³	6.14%	6.19%	
Standard Variable⁴	7.39%	7.44%	

	Essential Fixed⁵		
FIXED RATES	1 Year	6.19%	6.20%
	2 Year	6.09%	6.18%
	3 Year	6.39%	6.26%
	Standard Fixed⁴		
	1 Year	6.29%	7.10%
	2 Year	6.19%	7.00%
	3 Year	6.49%	7.00%

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.