

Interest rates | Lending

30 June 2020

All interest rates quoted are for new business only

Home Loans: Owner Occupied

All interest rates quoted are for Principal and Interest repayments, except for the Interest Only Variable home loan. Please contact us in relation to interest rates for Interest Only repayments.

For existing borrowers, if you have access to Internet Banking, log into the secure site to check your applicable interest rate or contact us for more information.

	Annual percentage rate	Comparison rate*
Fixed Rate Home Loan		
1 Year Fixed	2.19%	4.21%
2 Year Fixed	2.19%	4.02%
3 Year Fixed	2.19%	3.85%
4 Year Fixed	2.79%	3.88%
5 Year Fixed	2.79%	3.77%
Classic Home Loan Special[^] (Limited time offer)	2.55%	3.04%
Classic Home Loan	3.04%	3.08%
Solutions Plus Home Loan[#]		
\$150,000 - \$249,999		
LVR [~] is 60% or less	3.04%	3.08%
LVR is above 60% and less than or equal to 80%	3.09%	3.13%
LVR is above 80% and less than or equal to 90%	4.28%	4.32%
LVR is above 90%	4.28%	4.32%
\$250,000 - \$499,999		
LVR is 60% or less	3.02%	3.06%
LVR is above 60% and less than or equal to 80%	3.07%	3.11%
LVR is above 80% and less than or equal to 90%	3.83%	3.87%
LVR is above 90%	4.24%	4.28%
\$500,000 - \$749,999		
LVR is 60% or less	3.00%	3.04%
LVR is above 60% and less than or equal to 80%	3.05%	3.09%
LVR is above 80% and less than or equal to 90%	3.78%	3.82%
LVR is above 90%	4.21%	4.25%
\$750,000 and over		
LVR is 60% or less	2.98%	3.02%
LVR is above 60% and less than or equal to 80%	3.03%	3.07%
LVR is above 80% and less than or equal to 90%	3.71%	3.75%
LVR is above 90%	4.14%	4.18%
My First Home Loan	4.16%	4.16%
Flexi Choice Loan	4.37%	4.41%
Interest Only Variable	4.52%	4.47%

*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. The comparison rate quoted is based on \$150,000 for a term of 25 years. Rates apply to Secured loans only.

[^]Please refer to our website for terms and conditions.

RediCredit

RediCredit	12.64%	-
Up to \$10,000		
Edvest Member limit up to \$20,000 single or \$40,000 joint		

Please note: You may not be eligible for all products and services.

Credit Card

	Rate pa
Introductory rate for first 6 months	7.90%
At the end of 6 months the interest rate reverts to our standard rate, currently	11.50%

Home Loans: Investment

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For existing borrowers, if you have access to Internet Banking, log into the secure site to check your applicable interest rate or contact us for more information.

	Annual percentage rate	Comparison rate*
Fixed Rate Investor Home Loan		
1 year	2.34%	4.22%
2 years	2.34%	4.05%
3 years	2.34%	3.88%
4 years	2.94%	3.93%
5 years	2.94%	3.83%
Classic Home Loan	3.19%	3.23%
Flexi Choice	4.37%	4.41%
Interest Only Variable	4.52%	4.47%

*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. The comparison rate quoted is based on \$150,000 for a term of 25 years. Rates apply to Secured loans only.

Personal loans

	Annual percentage rate	Comparison rate*
Variable Rate		
All Purpose Loan	13.19%	13.90%
Travel Loan	11.45%	12.15%
Car loans		
Secured New Car Loan	8.39%	8.71%
Car Loan	9.95%	10.64%
Unsecured New Car Loan (existing loans only)	9.54%	-
Fixed Rate		
Car Loan		
1 year	8.50%	10.40%
2 years	7.45%	8.45%
3 years	6.45%	7.13%
4 years	6.45%	6.97%
5 years	6.95%	7.37%
6 years	6.95%	7.31%
All Purpose Loan		
1 year	11.05%	12.96%
2 years	10.45%	11.46%
3 years	9.95%	10.64%
4 years	9.95%	10.48%
5 years	8.95%	9.38%
6 years	8.95%	9.32%

*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. Comparison rates quoted are based on \$10,000 for a term of 3 years for Travel Loans, \$10,000 for a term of 3 years for Car Loans and All Purpose Loans and \$30,000 for a term of 5 years for Secured New Car Loan, with monthly repayments. The Secured New Car Loan is a secured product. All other loans products quoted are unsecured.

Applications are subject to lending criteria. Rates quoted and all rates subject to change. [#]Solutions Plus Home Loan rates based on LVR are only available for applications submitted from 16 December 2016 and for new owner occupier borrowings where a new to the Bank security property is applicable. [~]Loan to Value Ratio (LVR) is the ratio of money you borrow compared to the value of the property used as security, as determined by the Bank.