Interest Rate Sheet for Broker Loans

Effective 10 November 2026

Owner Occupied Home Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Standard Variable Plus Home Loan	< 60% LVR	6.59	6.75
	60% - 80% LVR	6.69	6.85
	> 80% - 95% LVR	7.09	7.25
Standard Variable 1 Year Fixed Rate	< 60% LVR	6.64	6.75
	60% - 80% LVR	6.64	6.84
	80% + LVR	6.64	7.2
Standard Variable 2 Year Fixed Rate	< 60% LVR	6.64	6.76
	60% - 80% LVR	6.64	6.84
	80% + LVR	6.64	7.15
Standard Variable 3 Year Fixed Rate	< 60% LVR	6.99	6.86
	60% - 80% LVR	6.99	6.93
	80% + LVR	6.99	7.22

Owner Occupied Home Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Essential Home Loan	< 60% LVR	6.39	6.45
	60% - 80% LVR	6.49	6.55
	> 80% - 95% LVR	6.89	6.95
Essential 1 Year Fixed Rate	< 60% LVR	6.44	6.46
	60% - 80% LVR	6.44	6.55
	80% + LVR	6.44	6.90
Essential 2 Year Fixed Rate	< 60% LVR	6.44	6.46
	60% - 80% LVR	6.44	6.54
	80% + LVR	6.44	6.86
Essential 3 Year Fixed Rate	< 60% LVR	6.79	6.57
	60% - 80% LVR	6.79	6.64
	80% + LVR	6.79	6.92

Investor Home Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Standard Variable Plus - Investor	< 60% LVR	6.79	6.95
	60% - 80% LVR	6.89	7.05
	> 80% - 95% LVR	7.29	7.45
Standard Variable Plus IO - Investor	< 60% LVR	7.04	7.05
	60% - 80% LVR	7.14	7.15
	> 80% - 95% LVR	7.54	7.55
Standard Variable 1 Year Fixed Rate - Investor	< 60% LVR	6.79	6.75
	60% - 80% LVR	6.79	6.84
	80% + LVR	6.79	7.17
Standard Variable 2 Year Fixed Rate - Investor	< 60% LVR	6.79	6.95
	60% - 80% LVR	6.79	7.04
	80% + LVR	6.79	7.39
Standard Variable 3 Year Fixed Rate - Investor	< 60% LVR	7.29	6.95
	60% - 80% LVR	7.29	7.03
	80% + LVR	7.29	7.34

Investor Home Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Essential Home Loan - Investor	< 60% LVR	6.59	6.65
	60% - 80% LVR	6.69	6.75
	> 80% - 95% LVR	7.09	7.15
Essential 1 Year Fixed Rate - Investor	< 60% LVR	6.59	6.65
	60% - 80% LVR	6.59	6.74
	80% + LVR	6.59	7.10
Essential 2 Year Fixed Rate - Investor	< 60% LVR	6.59	6.65
	60% - 80% LVR	6.59	6.73
	80% + LVR	6.59	7.05
Essential 3 Year Fixed Rate - Investor	< 60% LVR	7.09	6.80
	60% - 80% LVR	7.09	6.87
	80% + LVR	7.09	7.15

Terms, conditions, fees, charges and eligibility criteria apply. All rates are variable unless stated otherwise, indicative and are subject to change without notice. Special Offers may be changed or withdrawn without notice. The fixed rate applying to a loan will be the actual fixed rate on the day of final funding. Comparison Rates for Home Loans and Real Estate Mortgage Loans are based on a loan of $150,000 over a term of 25 years.

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers are not included in the comparison rate but may influence the cost of the loan.

^ Rates are for principal and interest repayment loans, a margin will apply to interest only loans.

1. Interest rate is only available to owner-occupied loans on our Standard Variable Plus, 1, 2 or 3 Year Fixed Rate principal and interest repayments with less than or equal to 80% Loan to Value Ratio (LVR). After fixed rate period, loan will revert to Standard Variable Plus product, applicable to the Loan to Value Ratio (LVR).

2. Interest rate is only available on investment loans on our Standard Variable Plus Investment, 1, 2 or 3 Year Fixed Rate Investment principal and interest repayments with less than or equal to 80% Loan to Value Ratio (LVR). After fixed rate period, loan will revert to our Standard Variable Plus Investment product.

3. Interest rate is only available on investment loans on our Standard Variable Plus Investment, 1, 2 or 3 Year Fixed Rate Investment principal and interest repayments with 80% - 95% Loan to Value Ratio (LVR). After fixed rate period, loan will revert to Standard Variable Plus Investment product.

4. Interest rate is only available to owner-occupied loans on our Standard Variable Plus, 1, 2 or 3 Year Fixed Rate principal and interest repayments with 80% - 95% Loan to Value Ratio (LVR). After fixed rate period, loan will revert to Standard Variable Plus product, applicable to the Loan to Value Ratio (LVR).

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