

Owner Occupied Home Loan Interest Rates

Effective 30 January 2024



Principal & Interest Repayments

	Product Name	LVR Limits	Interest Rate p.a. with current discount margin ¹	Comparison Rate ⁵
Variable Home Loan Products	Standard Variable	≤95%	8.96%	9.03%
	Budget	≤80%	6.14%	6.17%
	Budget	≤90%	6.44%	6.50%
	Budget	≤95%	6.84%	6.90%
	Essentials	≤80%	6.24%	6.35%
	Essentials	≤90%	6.54%	6.65%
	Essentials	≤95%	6.94%	7.05%

	Fixed Term	LVR Limits	Interest Rate p.a. ²	Comparison Rate ⁵
Fixed Rate Home Loan Products	1 year	≤80%	6.29%	6.40%
		≤95%	6.44%	6.42%
	2 year	≤80%	5.99%	6.34%
		≤95%	6.14%	6.37%
	3 year	≤80%	6.09%	6.35%
		≤95%	6.24%	6.39%
	4 year	≤80%	6.09%	6.33%
		≤95%	6.24%	6.38%
	5 year	≤80%	6.09%	6.32%
		≤95%	6.24%	6.38%

Interest Only Repayments

	Product Name	LVR Limits	Interest Rate p.a. with current discount margin ³	Comparison Rate ⁵
Variable Home Loan Products	Standard Variable	≤90%	9.26%	9.17%
	Budget	≤80%	6.44%	6.33%
	Budget	≤90%	6.74%	6.64%
	Essentials	≤80%	6.54%	6.49%
	Essentials	≤90%	6.84%	6.78%

	Fixed Term	LVR Limits	Interest Rate p.a. ⁴	Comparison Rate ⁵
Fixed Rate Home Loan Products	1 year	≤90%	6.39%	6.41%
	2 year	≤90%	6.24%	6.39%
	3 year	≤90%	6.34%	6.42%
	4 year	≤90%	6.49%	6.48%
	5 year	≤90%	6.49%	6.49%

Important Information

Information is subject to change. Lending criteria, terms and conditions, fees and charges apply. Minimum total loan exposure \$75,000.

1. Variable rate loans have a discount off the standard variable rate. The discount margin will be the discount available at the time a loan contract is issued and may be different to the current discount in the interest rates shown. They are for new applications only and they are not available for refinance of existing IMB loans.

2. Fixed interest rates are indicative and they may vary on settlement. All fixed rate loans convert to a variable interest rate with a discount off the standard variable rate at the end of the fixed rate term.

3. Variable rate interest only loans have a discount off the standard variable rate for interest only loans during the interest only period. At the end of the interest only period the interest rate converts with the same discount off the standard variable rate for principal and interest loans. The discount margin will be the discount available at the time a loan contract is issued and may be different to the current discount in the interest rates shown. They are for new applications only and they are not available for refinance of existing IMB loans.

4. While making interest only repayments, your loan balance will not reduce. After the interest only period, your interest rate will convert to the applicable interest rate for principal and interest repayments shown in your loan contract.

5. The comparison rate is based on a \$150,000 secured home loan over 25 years. **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 calculation is based on an initial 5 year interest only term. For fixed rate loans, the comparison rate is based on the fixed rate period being an equal term to the interest only repayment period.