

LOAN INTEREST RATES

Business Loans - New Lending Rates



These rates are available for eligible applicants[^] for new loans approved from 12th February 2026 and are effective from 12th February 2026.

RESIDENTIAL SECURITY	
Business Term Loan (L6)	Interest Rate p.a.
Business Term Loan (Residential Security) Variable	8.23%
Business Term Loan (Residential Security) 1 Year Fixed	7.29%
Business Term Loan (Residential Security) 2 Year Fixed	7.29%
Business Term Loan (Residential Security) 3 Year Fixed	7.39%
Business Line of Credit (L26)	
Business Line of Credit (Residential Security) Variable	9.13%
Business Overdraft (L36)	
Business Overdraft (Residential Security) Variable	9.66%

COMMERCIAL OR OTHER SECURITY	
Business Term Loan (L6)	Interest Rate p.a.
Business Term Loan (Commercial or Other Security) Variable	8.53%
Business Term Loan (Commercial or Other Security) 1 Year Fixed	7.69%
Business Term Loan (Commercial or Other Security) 2 Year Fixed	7.69%
Business Term Loan (Commercial or Other Security) 3 Year Fixed	7.79%
Business Line of Credit (L26)	
Business Line of Credit (Commercial or Other Security) Variable	9.58%
Business Overdraft (L36)	
Business Overdraft (Commercial or Other Security) Variable	10.33%

Auswide Bank, a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962 is the credit issuer. Approval is subject to credit assessment criteria. Prior to entering into a credit contract with us you should read our Credit Guide. Terms & conditions and fees & charges apply - full details on application.

Interest rates are shown on a per annum (p.a.) basis.

[^]This is not an offer to lend - all loans are subject to credit assessment criteria, terms & conditions and fees & charges - full details on application.

Applicants must have held a deposit account with Auswide Bank for 12 months or more.

Talk to our Business Banker for all your business lending & business banking needs.

Business Banker	Mobile	Email
Shannon Lowry	0417 682 486	slowry@auswidebank.com.au