

LOAN INTEREST RATES

Business Loans - New Lending Rates



These rates are available for eligible applicants^ for new loans approved from 14 May 2026 and are effective from 14 May 2026.

| RESIDENTIAL SECURITY | |
|---|---------------------------|
| Business Term Loan (L6) | Interest Rate p.a. |
| Business Term Loan (Residential Security) Variable | 8.73% |
| 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 | 9.63% |
| Business Overdraft (L36) | |
| Business Overdraft (Residential Security) Variable | 10.16% |

| COMMERCIAL OR OTHER SECURITY | |
|---|---------------------------|
| Business Term Loan (L6) | Interest Rate p.a. |
| Business Term Loan (Commercial or Other Security) Variable | 9.03% |
| 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 | 10.16% |
| Business Overdraft (L36) | |
| Business Overdraft (Commercial or Other Security) Variable | 10.83% |

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 |