

HOME LOAN INTEREST RATES - New Lending Rates



Interest Rates applicable to
new loans lodged from
6th February 2025

		Interest Rate p.a.	Comparison Rate p.a.-	Interest Rate p.a.	Comparison Rate p.a.-	Interest Rate p.a.	Comparison Rate p.a.-	Interest Rate p.a.	Comparison Rate p.a.-	Interest Rate p.a.	Comparison Rate p.a.-			
LVR	Minimum Loan Amount	Owner Occupied Principal & Interest (P&I)												
		60% or below		60.01% to 70%		70.01% to 80% Includes HGS ^ up to 95%		80.01% to 90%		90.01% to 95%				
BASIC HOME LOAN														
	Basic Variable	\$50,000	5.99%	6.02%	5.99%	6.02%	5.99%	6.02%	6.39%	6.43%	n/a			
HOME LOAN PLUS with FREEDOM PACKAGE*														
	Discount Variable		6.09%	6.44%	6.09%	6.44%	6.09%	6.44%	6.59%	6.93%	6.89%	7.23%		
	1 year Fixed		6.29%	6.55%	6.39%	6.56%	6.39%	6.56%	6.84%	7.05%	7.34%	7.36%		
	2 year Fixed Rate Special Offer**		5.74%	6.45%	5.74%	6.45%	5.74%	6.45%	n/a		n/a			
	2 year Fixed	\$100,000	6.39%	6.58%	6.49%	6.60%	6.49%	6.60%	6.84%	7.06%	7.34%	7.40%		
	3 year Fixed		6.64%	6.67%	6.64%	6.67%	6.84%	6.73%	6.84%	7.07%	7.34%	7.43%		
	4 year Fixed		6.74%	6.74%	6.74%	6.74%	6.84%	6.78%	6.84%	7.09%	7.34%	7.46%		
	5 year Fixed		6.84%	6.83%	6.84%	6.83%	6.84%	6.83%	6.84%	7.10%	7.34%	7.48%		
Package Revert Variable														
	Revert Variable	n/a	6.19%	n/a	6.19%	n/a	6.19%	n/a	6.69%	n/a	6.99%	n/a		
HOME LOAN PLUS - Owner Occupied Interest Only														
	Standard Variable (Bridging) ◊	\$10,000	9.76%	9.92%	9.76%	9.92%	9.76%	9.92%	n/a		n/a			
		Minimum Loan Amount	Investment Principal & Interest (P&I) and Investment Interest Only (IO)											
LVR			60% or below (inc Owner Occupied IO)		60.01% to 70% (inc Owner Occupied IO)		70.01% to 80% (inc Owner Occupied IO)		80.01% to 90% (Excludes Owner Occupied IO)		90.01% to 95%			
	BASIC HOME LOAN													
	Basic Variable <u>Investment P&I/IO</u>	\$50,000	6.34%	6.38%	6.39%	6.43%	6.44%	6.48%	6.64%	6.68%	n/a			
HOME LOAN PLUS with FREEDOM PACKAGE*														
	Discount Variable		6.54%	6.88%	6.59%	6.93%	6.59%	6.93%	6.64%	6.98%	6.84%	7.18%		
	1 year Fixed		6.74%	6.60%	6.99%	6.74%	6.60%	7.04%	6.94%	6.62%	7.10%	6.94%	7.28%	
	2 year Fixed Rate Special Offer**>		6.19%	n/a	6.89%	6.19%	n/a	6.93%	6.39%	n/a	7.01%	6.39%	7.17%	
	2 year Fixed	\$100,000	6.74%	6.65%	7.00%	6.74%	6.65%	7.04%	6.94%	6.69%	7.12%	6.94%	n/a	7.28%
	3 year Fixed		6.84%	6.73%	7.04%	6.84%	6.73%	7.07%	7.04%	6.78%	7.17%	7.04%	7.31%	
	4 year Fixed		7.04%	6.85%	7.13%	7.04%	6.85%	7.16%	7.04%	6.85%	7.19%	7.04%	7.31%	
	5 year Fixed		7.04%	6.92%	7.16%	7.04%	6.92%	7.19%	7.04%	6.92%	7.21%	7.04%	7.32%	
Package Revert Variable														
	Investment Revert Variable		6.64%	n/a	6.69%	n/a	6.74%	n/a	6.94%	n/a	n/a	n/a		
	Owner Occupied Revert Variable	n/a	6.19%	n/a	6.19%	n/a	6.19%	n/a	n/a	n/a	n/a	n/a		
LINE OF CREDIT with FREEDOM PACKAGE*														
	Owner Occupied Package Variable LVR 80% or below minimum loan amount \$100,000				7.76%	n/a								
	Investment Package Variable LVR 90% or below minimum loan amount \$100,000				8.28%	n/a								

Things you should know:

Auswide Bank Ltd ABN 40 087 652 060 (AFSL & Australian Credit Licence 239686) is the credit issuer - approval is subject to credit assessment criteria, terms & conditions and fees & charges - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide. Interest rate for pre-approved loans is available at the time of full loan approval.

*Refer to the 'Freedom Package Schedule of Benefits' and 'Freedom Package Terms & Conditions' for details on the Freedom Package. Package Fixed Rates revert to the applicable Package Revert Variable upon expiry of the fixed term - unless refixed.

Construction loans with an interest only period during construction will be treated as P & I loans.

Fixed rates available to existing eligible Home Loan Plus and Home Loan Plus Freedom Package Loans switching to fixed or refixing, excludes 'Special Offer' fixed rates.

These interest rates are not available for loans to overseas residents, refer to 'Home Loan Interest Rates: Investment Non-Resident Loans' schedule. Loans to overseas residents are only available directly through Auswide Bank Specialist Bankers.

◊ Rates eligible for Bridging Loans only.

^ Rates eligible for Home Guarantee Scheme(HGS) applications up to 95% LVR. Auswide Bank is a panel lender for the HGS. Eligibility criteria apply. Once the Scheme allocation for non-major panel lenders has been utilised (or taken up), standard lending approval criteria, including the need for LMI where appropriate, will apply.

~Comparison rates based on secured loan of \$150,000 over 25 years. WARNING: This comparison rate applies only to the examples given. Different amounts & terms will result in different comparison rates. Costs such as redraw fees or early repayment fees & cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

** Fixed Rate Special Offer is available for a limited time to new to bank lending applications submitted from 16th December 2024, offer may be withdrawn at any time, Rate Lock terms and conditions apply. Investor Bonus not applicable to Fixed Rate Special Offers.

> Fixed Rate Special Offer excludes Owner Occupied Home Loans.