

HOME LOAN INTEREST RATES - New Lending Rates



Interest Rates applicable to new loans approved from 27 August 2026		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.~	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.~
		Owner Occupied Principal & Interest (P&I) and Interest Only (IO)																	
LVR	Minimum Loan Amount	60% or below				60.01% to 70%				70.01% to 80%				80.01% to 90%				90.01% to 95%	
BASIC HOME LOAN		P&I		IO		P&I		IO		P&I		IO		P&I		IO		P&I	
Basic Variable		\$50,000	6.04%	6.07%	N/A		6.04%	6.07%	N/A		6.19%	6.22%	N/A		6.39%	6.43%	N/A		N/A
HOME LOAN PLUS with FREEDOM PACKAGE*																			
Discount Variable	\$100,000	6.04%	6.39%	6.24%	6.59%	6.04%	6.39%	6.24%	6.59%	6.19%	6.54%	6.24%	6.59%	6.39%	6.74%	N/A	6.89%	7.23%	
1 year Fixed		6.49%	6.53%	6.74%	6.55%	6.49%	6.53%	6.74%	6.55%	6.54%	6.66%	6.74%	6.60%	6.74%	6.86%		7.14%	7.34%	
2 year Fixed		6.49%	6.56%	6.79%	6.62%	6.49%	6.56%	6.79%	6.62%	6.54%	6.69%	6.79%	6.66%	6.74%	6.88%		6.84%	7.30%	
3 year Fixed		6.54%	6.60%	6.84%	6.69%	6.54%	6.60%	6.84%	6.69%	6.59%	6.72%	6.84%	6.73%	6.79%	6.92%		6.84%	7.28%	
5 year Fixed		6.89%	6.82%	7.04%	6.89%	6.89%	6.82%	7.04%	6.89%	6.89%	6.90%	7.04%	6.92%	7.09%	7.10%		7.14%	7.39%	
Package Revert Variable																			
Owner Occupied Revert Variable	N/A	6.14%	N/A	N/A	N/A	6.14%	N/A	N/A	N/A	6.29%	N/A	N/A	N/A	6.49%	N/A	N/A	N/A	6.99%	N/A
LVR	Minimum Loan Amount	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.~	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.~
		Investment Principal & Interest (P&I) and Interest Only (IO)																	
LVR	Minimum Loan Amount	60% or below				60.01% to 70%				70.01% to 80%				80.01% to 90%				90.01% to 95%	
BASIC HOME LOAN		P&I		IO		P&I		IO		P&I		IO		P&I		IO			
Basic Variable		\$50,000	6.19%	6.22%	6.24%	6.27%	6.19%	6.22%	6.24%	6.27%	6.24%	6.27%	6.24%	6.27%	6.64%	6.68%	6.64%	6.68%	N/A
HOME LOAN PLUS with FREEDOM PACKAGE*																			
Discount Variable	\$100,000	6.19%	6.54%	6.24%	6.59%	6.19%	6.54%	6.24%	6.59%	6.24%	6.59%	6.24%	6.59%	6.64%	6.98%	6.64%	6.98%	N/A	
1 year Fixed		6.74%	6.68%	6.74%	6.68%	6.74%	6.68%	6.74%	6.68%	6.74%	6.73%	6.74%	6.73%	6.94%	7.10%	6.94%	7.10%		
2 year Fixed		6.79%	6.74%	6.79%	6.74%	6.79%	6.74%	6.79%	6.74%	6.79%	6.78%	6.79%	6.78%	6.99%	7.13%	6.99%	7.13%		
3 year Fixed		6.84%	6.80%	6.84%	6.80%	6.84%	6.80%	6.84%	6.80%	6.84%	6.83%	6.84%	6.83%	7.04%	7.17%	7.04%	7.17%		
5 year Fixed		7.04%	6.97%	7.04%	6.97%	7.04%	6.97%	7.04%	6.97%	7.04%	7.00%	7.04%	7.00%	7.24%	7.30%	7.24%	7.30%		
Package Revert Variable																			
Investment Revert Variable	N/A	6.29%	N/A	N/A	N/A	6.29%	N/A	N/A	N/A	6.34%	N/A	N/A	N/A	6.74%	N/A	N/A	N/A	N/A	N/A
Things you should know:																			

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. Terms & conditions and fees & charges apply - 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.

~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.