

# Notice Of Change Of Interest Rates

The following Home Loan interest rates will increase effective 17 February 2026, including variable home loan interest rates for home loan products that have been removed from sale as follows:

Home Loan Product	Product Type	Owner Occupied Principal & Interest p.a.	Owner Occupied Interest Only p.a.	Investor Principal & Interest p.a.	Investor Interest Only p.a.
Your Way	Basic Variable	4.94%, 5.14%, 5.39%, 5.49%, 5.59%, 5.64%, 5.74%, 5.19%, 5.29%, 5.89%, 5.44%, 6.39%	5.39%, 5.64%, 5.74%, 5.79%, 5.89%, 5.94%, 5.89%, 5.99%, 6.04%, 6.29%	5.64%, 5.69%, 5.74%, 5.79%, 5.89%, 5.94%, 6.04%, 5.44%, 5.49%, 6.19%	5.99%, 6.19%, 6.34%, 5.89%, 6.09%, 6.34%, 6.59%, 5.84%, 6.04%
	Basic Variable LVR^ up to 60%	5.14%, 5.19%, 5.39%, 5.49%, 5.51%, 5.59%, 5.64%, 5.74%	5.74%, 5.89%, 6.04%, 6.14%	5.64%, 5.69%, 5.74%, 5.79%, 5.89%, 5.94%, 6.04%	5.64%, 5.89%, 5.99%, 6.19%, 6.29%, 6.34%, 6.44%
	Basic Variable LVR^ >60 to 70%	5.39%, 5.49%, 5.59%, 5.69%	5.84%, 5.94%, 5.99%	5.74%, 5.84%, 5.89%	6.09%, 6.29%
	Basic Variable LVR^ >70 to 80%	5.39%, 5.59%, 5.64%, 5.69%	5.84%	5.79%, 5.84%	6.09%
	Basic Variable LVR^ >80 to 90%	5.19%, 5.39%, 5.49%, 5.59%, 5.89%, 5.99%, 6.24%, 6.29%, 6.39%	6.14%, 6.24%, 6.29%	5.49%, 5.69%, 5.94%, 6.14%, 6.19%, 6.54%, 6.69%	6.39%, 6.99%
	Basic Variable LVR^ >90%	6.24%	6.49%, 6.64%	6.49%, 6.54%	6.74%
	Variable LVR^ up to 60%	5.09%, 5.39%, 5.44%, 5.59%, 5.64%, 5.74%, 5.84%, 5.94%, 5.49%, 5.35%, 5.79%, 5.89%, 5.99%	5.64%, 5.74%, 5.99%, 6.34%, 6.04%, 6.09%	5.64%, 5.74%, 5.89%, 6.04%, 6.14%, 6.24%, 5.39%, 5.79%	5.94%, 5.99%, 6.29%, 6.54%, 6.64%, 5.89%, 6.34%, 6.69%
	Variable LVR^ >60 to 70%	5.39%, 5.44%, 5.49%, 5.59%, 5.69%, 5.74%, 5.24%, 5.64%, 5.79%, 5.89%	4.95%, 5.84%, 5.94%, 6.04%, 6.09%, 6.14%, 6.29%, 6.39%	5.74%, 5.84%, 5.99%, 5.94%, 5.74%, 5.79%, 5.89%, 5.94%, 6.04%, 6.09%, 6.19%, 6.29%	6.04%, 6.09%, 6.34%, 6.39%, 6.69%
Your Way Plus	Variable LVR^ >70 to 80%	5.39%, 5.44%, 5.49%, 5.59%, 5.69%	5.94%	5.64%, 5.84%, 5.64%, 5.74%	6.09%
	Variable LVR^ >60% to 80%	5.44%, 5.49%, 5.59%, 5.64%, 5.69%, 5.74%, 5.84%, 5.94%	5.59%, 5.84%, 5.94%, 5.99%, 6.09%, 6.14%, 6.24%, 6.34%	5.74%, 5.89%, 5.99%, 6.04%, 6.14%, 6.24%	6.29%, 6.39%, 6.64%
	Variable LVR^ >80 to 90%	5.39%, 5.49%, 5.59%, 5.64%, 5.84%, 5.94%, 6.09%, 6.19%, 6.14%, 5.99%, 5.69%, 6.24%	6.24%, 6.14%, 6.59%	5.89%, 5.94%, 6.14%, 6.39%, 6.49%, 6.44%, 5.79%, 5.84%, 5.94%, 6.19%, 6.44%, 6.54%	6.39%, 6.84%
	Variable LVR^ >90%	5.59%, 5.64%, 5.99%, 6.09%, 6.34%, 6.44%, 6.39%, 5.69%, 5.84%, 6.14%, 6.24%, 6.44%, 6.49%, 5.99%	6.49%, 6.59%	6.29%, 6.39%, 6.64%, 6.74%, 6.49%, 5.94%, 6.09%, 6.19%, 6.29%, 6.79%	6.74%

Home Loan Product	Product Type	Owner Occupied		Investment	
		Principal & Interest p.a.	Interest Only p.a.	Principal & Interest p.a.	Interest Only p.a.
My First Home Loan		5.51%, 5.64%	6.04%	-	-
Solutions Plus		8.06%, 7.99%, 6.14%, 8.09%, 8.13%	-	8.06%, 8.22%, 8.13%	-
Solutions Plus	\$150K-\$250K MAX LVR 60%	6.89%, 7.20%	7.04%	-	-
	\$250K-\$500K MAX LVR 60%	5.74%, 6.87%, 6.97%, 7.17%	-	-	-
	\$500K-\$750K MAX LVR 60%	6.85%, 7.03%	-	-	-
	\$750K+ MAX LVR 60%	6.83%, 6.99%	-	-	-
	\$150K-\$250K MAX LVR 80%	6.94%	-	-	-
	\$250K-\$500K MAX LVR 80%	6.92%, 7.23%	-	-	-
	\$500K-\$750K MAX LVR 80%	6.90%, 7.18%	-	-	-
	\$750K+ MAX LVR 80%	6.88%	-	-	-
	\$250K-\$500K MAX LVR 90%	7.68%	-	-	-
	\$500K-\$750K MAX LVR 90%	7.63%	-	-	-
	\$250K-\$500K OVER 90%	8.09%	-	-	-
Teachers Flexi Choice		8.22%, 7.97%	-	8.22%	-
Teachers First Home Loan		5.64%	-	-	-
Teachers Basic Options		8.07%, 7.82%	-	-	-
Classic		5.39%, 5.64%, 6.14%, 6.19%, 6.64%, 6.89%, 7.08%, 7.38%, 2.54%, 5.74%	-	6.97%, 7.04%	-
FMBank Home Loan		7.81%, 7.44%, 5.79%, 6.19%, 6.59%, 6.89%, 7.35%, 7.59%, 7.65%, 7.71%, 7.19%, 3.79%, 4.75%	-	7.44%, 6.89%, 7.59%, 7.61%, 7.71%	-
FCCL Merger Loans		7.70%	-	-	-
Commercial Loans		8.74%, 9.44%, 10.92%, 11.40%	-	-	-
Home Loan		5.44%, 5.49%	5.89%	5.54%, 5.69%, 5.79%	6.19%
Fixed Option		3.99%, 4.62%	-	3.87%	-

## TEACHERS MUTUAL BANK LIMITED



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^ Loan to Value Ratio (LVR) is the ratio of money you borrow compared to the value of the property used as security, as determined by the Bank.

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