

# Interest Rates | Your Way Plus Home Loan

4 December 2023

All interest rates quoted are for new business only

## Home Loans

	Owner Occupied				Investment*			
	Principal and Interest		Interest Only		Principal and Interest		Interest Only	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
<b>Your Way Plus</b>								
Variable LVR <sup>1</sup> up to 60%	6.14%pa	6.44%pa	6.54%pa	6.59%pa	6.44%pa	6.74%pa	6.84%pa	6.89%pa
Variable LVR <sup>1</sup> >60% - 80%	6.14%pa	6.44%pa	6.54%pa	6.59%pa	6.44%pa	6.74%pa	6.84%pa	6.89%pa
Variable LVR <sup>1</sup> >80% - 90%	6.39%pa	6.69%pa	6.79%pa	6.84%pa	6.69%pa	6.98%pa	7.09%pa	7.14%pa
Variable LVR <sup>1</sup> more than 90%	6.64%pa	6.93%pa	7.04%pa	7.09%pa	6.94%pa	7.23%pa	7.34%pa	7.39%pa
<b>Your Way Plus (Essential worker discount)</b>								
<b>Are you an essential worker?^</b> Essential workers are eligible for an extra 0.05%pa discount (variable rate only)								
Variable LVR <sup>1</sup> up to 60%	6.09%pa	6.39%pa	6.49%pa	6.54%pa	6.39%pa	6.69%pa	6.79%pa	6.84%pa
Variable LVR <sup>1</sup> >60% - 80%	6.09%pa	6.39%pa	6.49%pa	6.54%pa	6.39%pa	6.69%pa	6.79%pa	6.84%pa
Variable LVR <sup>1</sup> >80% - 90%	6.34%pa	6.64%pa	6.74%pa	6.79%pa	6.64%pa	6.93%pa	7.04%pa	7.09%pa
Variable LVR <sup>1</sup> more than 90%	6.59%pa	6.89%pa	6.99%pa	7.04%pa	6.89%pa	7.18%pa	7.29%pa	7.34%pa
<b>Your Way Plus Fixed LVR<sup>1</sup> ≤60%</b>								
1 Year Fixed	6.84%pa	6.51%pa	7.24%pa	6.55%pa	7.14%pa	6.81%pa	7.54%pa	6.85%pa
2 Year Fixed	6.79%pa	6.57%pa	7.19%pa	6.64%pa	7.09%pa	6.87%pa	7.49%pa	6.94%pa
3 Year Fixed	6.69%pa	6.60%pa	7.09%pa	6.70%pa	6.99%pa	6.90%pa	7.39%pa	7.00%pa
4 Year Fixed	6.89%pa	6.72%pa	7.29%pa	6.84%pa	7.19%pa	7.02%pa	7.59%pa	7.14%pa
5 Year Fixed	6.99%pa	6.82%pa	7.39%pa	6.96%pa	7.29%pa	7.12%pa	7.69%pa	7.27%pa
<b>Your Way Plus Fixed LVR<sup>1</sup> &gt;60% - 80%</b>								
1 Year Fixed	6.84%pa	6.51%pa	7.24%pa	6.55%pa	7.14%pa	6.81%pa	7.54%pa	6.85%pa
2 Year Fixed	6.79%pa	6.57%pa	7.19%pa	6.64%pa	7.09%pa	6.87%pa	7.49%pa	6.94%pa
3 Year Fixed	6.69%pa	6.60%pa	7.09%pa	6.70%pa	6.99%pa	6.90%pa	7.39%pa	7.00%pa
4 Year Fixed	6.89%pa	6.72%pa	7.29%pa	6.84%pa	7.19%pa	7.02%pa	7.59%pa	7.14%pa
5 Year Fixed	6.99%pa	6.82%pa	7.39%pa	6.96%pa	7.29%pa	7.12%pa	7.69%pa	7.27%pa
<b>Your Way Plus Fixed LVR<sup>1</sup> &gt;80% - 90%</b>								
1 Year Fixed	6.84%pa	6.73%pa	7.24%pa	6.77%pa	7.14%pa	7.03%pa	7.54%pa	7.07%pa
2 Year Fixed	6.79%pa	6.77%pa	7.19%pa	6.84%pa	7.09%pa	7.07%pa	7.49%pa	7.14%pa
3 Year Fixed	6.69%pa	6.77%pa	7.09%pa	6.87%pa	6.99%pa	7.07%pa	7.39%pa	7.17%pa
4 Year Fixed	6.89%pa	6.87%pa	7.29%pa	7.00%pa	7.19%pa	7.17%pa	7.59%pa	7.30%pa
5 Year Fixed	6.99%pa	6.95%pa	7.39%pa	7.10%pa	7.29%pa	7.25%pa	7.69%pa	7.41%pa

**\*WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. The comparison rate quoted is based on \$150,000 for a term of 25 years. Rates apply to secured loans only.

<sup>1</sup> 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. At the end of the fixed rate period the interest rate reverts to the applicable variable rate of that product with principal and interest repayments unless borrower selects another eligible product. For Your Way Plus fixed rate loan, the revert variable rate is also determined by the Loan to Value Ratio (LVR) at the commencement of the fixed rate period.

<sup>^</sup> Eligible Essential workers include: School Principal, Faculty Head, Commissioned Fire Officer, Commissioned Police Officer, Ambulance Officer, Intensive Care Ambulance Paramedic, Supervisor Police Officer, Police Officer, Senior Fire Fighter, Fire Fighter, Registered Nurse, Registered Midwife, Registered Mental Health Nurse, Registered Developmental Disability Nurse, Enrolled Nurse, Pre-Primary School Teacher, Primary School Teacher, Secondary School Teacher, Special Needs Teacher, Special Education Teachers, University Lecturer, University Tutor, Vocational Education Teacher, English as a Second Language Teacher.

All applications are subject to responsible lending criteria. Rates quoted are subject to change. Existing loanholders can access their interest rate by logging on to internet banking. For other interest rates, please contact us.

Please contact us for other LVR options for owner occupied home loans utilising the Home Guarantee Scheme.