

HOME LOAN INTEREST RATES - New Lending Rates



Interest Rates applicable to
new loans lodged from
20th June 2024

| 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.~ |
|--|---------------------|---|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|
| | | Owner Occupied Principal & Interest (P&I) | | | | | | | | | |
| | | 60% or below | 60.01% to 70% | | 70.01% to 80% | | 80.01% to 90% | | 90.01% to 95% | | |
| | | Includes HGS ^ up to 95% | | | | | | | | | |
| BASIC HOME LOAN | | | | | | | | | | | |
| Basic Variable | \$50,000 | 5.99% | 6.02% | 5.99% | 6.02% | 6.19% | 6.22% | 6.39% | 6.43% | n/a | |
| HOME LOAN PLUS with FREEDOM PACKAGE* | | | | | | | | | | | |
| Discount Variable | \$100,000 | 6.29% | 6.64% | 6.34% | 6.69% | 6.39% | 6.74% | 6.59% | 6.93% | 6.89% | 7.23% |
| 1 year Fixed | | 6.29% | 7.08% | 6.39% | 7.13% | 6.39% | 7.17% | 6.84% | 7.40% | 7.34% | 7.71% |
| 2 year Fixed | | 6.39% | 7.05% | 6.49% | 7.11% | 6.49% | 7.15% | 6.84% | 7.37% | 7.34% | 7.71% |
| 3 year Fixed | | 6.64% | 7.09% | 6.64% | 7.12% | 6.84% | 7.21% | 6.84% | 7.35% | 7.34% | 7.71% |
| 4 year Fixed | | 6.74% | 7.11% | 6.74% | 7.14% | 6.84% | 7.21% | 6.84% | 7.33% | 7.34% | 7.70% |
| 5 year Fixed | 6.84% | 7.15% | 6.84% | 7.18% | 6.84% | 7.21% | 6.84% | 7.31% | 7.34% | 7.70% | |
| Package Revert Variable | | | | | | | | | | | |
| Revert Variable | n/a | 6.79% | n/a | 6.84% | n/a | 6.89% | n/a | 7.09% | n/a | 7.39% | 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 | |

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|--|---------------------|---|-------------------------|--------------------|-------------------------|--------------------|------------------------------|--------------------|-----------------------|--------------------|-----------------------|
| | | Investment Principal & Interest (P&I) and Investment Interest Only (IO) | | | | | | | | | |
| | | 60% or below | 60.01% to 70% | | 70.01% to 80% | | 80.01% to 90% | | 90.01% to 95% | | |
| | | (inc Owner Occupied IO) | (inc Owner Occupied IO) | | (inc Owner Occupied IO) | | (Excludes Owner Occupied IO) | | | | |
| BASIC HOME LOAN | | | | | | | | | | | |
| Basic Variable Investment P&I/IO | \$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 | \$100,000 | 6.54% | 6.88% | 6.88% | 6.59% | 6.93% | 6.93% | 6.64% | 6.98% | 6.98% | 7.18% |
| 1 year Fixed | | 6.74% | 7.12% | 7.34% | 6.74% | 7.17% | 7.39% | 6.94% | 7.23% | 7.45% | 7.63% |
| 2 year Fixed | | 6.74% | 7.12% | 7.31% | 6.74% | 7.16% | 7.35% | 6.94% | 7.24% | 7.43% | 7.59% |
| 3 year Fixed | | 6.84% | 7.14% | 7.32% | 6.84% | 7.18% | 7.35% | 7.04% | 7.27% | 7.44% | 7.58% |
| 4 year Fixed | | 7.04% | 7.22% | 7.38% | 7.04% | 7.25% | 7.41% | 7.04% | 7.28% | 7.44% | 7.56% |
| 5 year Fixed | 7.04% | 7.24% | 7.38% | 7.04% | 7.27% | 7.40% | 7.04% | 7.29% | 7.43% | 7.54% | |
| Package Revert Variable | | | | | | | | | | | |
| Investment Revert Variable | n/a | 7.04% | n/a | 7.09% | n/a | 7.14% | n/a | 7.34% | n/a | n/a | n/a |
| Owner Occupied Revert Variable | n/a | 6.79% | n/a | 6.84% | n/a | 6.89% | 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.

Please 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.

These interest rates are not available for loans to overseas residents, please 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.