

Owner Occupied

Neat variable home loan	Interest rate (p.a)	Comparison rate* (p.a)
Principal and interest		
LVR ≤60%	5.84%	5.86%
LVR ≤70%	5.89%	5.91%
LVR ≤80%	5.89%	5.91%
LVR ≤85%	6.34%	6.36%
Neat variable rate (base rate)	7.75%	7.77%

Own variable home loan	Interest rate (p.a)	Comparison rate* (p.a)
Principal and interest		
LVR ≤60%	5.89%	6.13%
LVR ≤70%	5.94%	6.18%
LVR ≤80%	5.94%	6.18%
LVR ≤85%	6.44%	6.68%
Own variable rate (base rate)	7.90%	8.12%
Interest only		
LVR ≤60%	6.39%	6.33%
LVR ≤70%	6.44%	6.38%
LVR ≤80%	6.44%	6.38%
Own variable interest only rate (base rate)	8.50%	8.39%

Own fixed home loan	Interest rate (p.a.)	Comparison rates* (p.a)			
Principal and interest ≤80% LVR					
Years	LVR	Interest rate (p.a)	Up to 60% LVR	Up to 70% LVR	Up to 80% LVR
1 year	≤80% LVR	6.33%	6.18%	6.22%	6.22%
2 years		6.29%	6.21%	6.25%	6.25%
3 years		6.17%	6.21%	6.25%	6.25%
5 years		6.72%	6.50%	6.53%	6.53%

Interest only ≤80% LVR					
Years	LVR	Interest rate (p.a)	Up to 60% LVR	Up to 70% LVR	Up to 80% LVR
1 year	≤80% LVR	6.97%	6.24%	6.28%	6.28%
2 years		7.03%	6.35%	6.39%	6.39%
3 years		7.11%	6.46%	6.50%	6.50%
5 years		7.36%	6.75%	6.78%	6.78%

Principal and interest ≤85% LVR			
Years	LVR	Interest rate (p.a)	Up to 85% LVR
1 year	≤85% LVR	6.53%	6.69%
2 years		6.49%	6.69%
3 years		6.37%	6.66%
5 years		6.45%	6.68%

Read our [Home Loan Terms](#). Credit criteria, fees and charges apply. Applicants must live in Australia and meet eligibility requirements.

Home loan information and interest rates are for new loans only and are subject to change. * Comparison rates are calculated on a loan amount of \$150,000 for a term of 25 years. These rates are for secured lending only. **WARNING:** The comparison rates are 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. For a personalised comparison rate that applies to your proposed loan, see the [Key facts sheet](#).

Comparison rates for variable interest only loans are based on an initial 5 year interest only period. Comparison rates for fixed interest only loans are based on an initial interest only period equal in length to the fixed period. Interest rates are applicable at the time of loan approval and are based on the loan to value ratio (LVR). The LVR is the amount of the loan compared to the property value expressed as a percentage.

Investment

Neat variable home loan	Interest rate (p.a)	Comparison rate* (p.a)
Principal and interest		
LVR ≤60%	5.99%	6.01%
LVR ≤70%	6.04%	6.06%
LVR ≤80%	6.04%	6.06%
Neat variable investment rate (base rate)	8.00%	8.02%
Interest only		
LVR ≤60%	6.29%	6.14%
LVR ≤70%	6.39%	6.21%
LVR ≤80%	6.39%	6.21%
Neat variable investment interest only rate (base rate)	8.45%	8.23%

Own variable home loan	Interest rate (p.a)	Comparison rate* (p.a)
Principal and interest		
LVR ≤60%	6.04%	6.28%
LVR ≤70%	6.09%	6.33%
LVR ≤80%	6.09%	6.33%
Own variable investment rate (base rate)	8.15%	8.37%
Interest only		
LVR ≤60%	6.39%	6.41%
LVR ≤70%	6.44%	6.46%

Continued ...

LVR ≤80%	6.44%	6.46%
Own variable investment interest only rate (base rate)	8.60%	8.57%

Own fixed home loan		Interest rate (p.a)	Comparison rates* (p.a)		
Principal and interest ≤80% LVR					
Years	LVR	Interest rate (p.a)	Up to 60% LVR	Up to 70% LVR	Up to 80% LVR
1 year	≤80% LVR	6.53%	6.33%	6.38%	6.38%
2 years		6.39%	6.35%	6.39%	6.39%
3 years		6.27%	6.35%	6.38%	6.38%
5 years		6.82%	6.63%	6.65%	6.65%
Interest only ≤80% LVR					
Years	LVR	Interest rate (p.a)	Up to 60% LVR	Up to 70% LVR	Up to 80% LVR
1 year	≤80% LVR	6.97%	6.37%	6.42%	6.42%
2 years		7.03%	6.47%	6.51%	6.51%
3 years		7.11%	6.57%	6.61%	6.61%
5 years		7.36%	6.84%	6.87%	6.87%

 Read our [Home Loan Terms](#). Credit criteria, fees and charges apply. Applicants must live in Australia and meet eligibility requirements.

 Home loan information and interest rates are for new loans only and are subject to change.* Comparison rates are calculated on a loan amount of \$150,000 for a term of 25 years. These rates are for secured lending only. **WARNING:** The comparison rates are 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. For a personalised comparison rate that applies to your proposed loan, see the [Key facts sheet](#).

Comparison rates for variable interest only loans are based on an initial 5 year interest only period. Comparison rates for fixed interest only loans are based on an initial interest only period equal in length to the fixed period. Interest rates are applicable at the time of loan approval and are based on the loan to value ratio (LVR). The LVR is the amount of the loan compared to the property value expressed as a percentage.