Interest Rates | Home Loans

12 November 2026

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 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.*
Your Way								
Basic Variable LVR[1] up to 60%	6.44%	6.50%	6.74%	6.63%	6.64%	6.71%	6.84%	6.79%
Basic Variable LVR[1] >60%-70%	6.54%	6.61%	6.94%	6.77%	6.69%	6.76%	6.94%	6.86%
Basic Variable LVR[1] >70%-80%	6.59%	6.66%	7.04%	6.85%	6.74%	6.81%	7.04%	6.93%
Basic Variable LVR[1] >80%-90%	7.09%	7.16%	7.34%	7.26%	7.24%	7.31%	7.34%	7.35%
Basic Variable LVR[1] >90%	7.44%	7.51%	7.69%	7.62%	7.59%	7.66%	7.69%	7.70%
Standard Variable	8.99%	9.06%	9.24%	9.18%	9.24%	9.31%	9.34%	9.36%
1 Year Fixed	6.49%	6.51%	6.74%	6.53%	6.64%	6.80%	6.89%	6.82%
2 Year Fixed	6.89%	6.60%	7.14%	6.64%	6.94%	6.85%	7.19%	6.89%
3 Year Fixed	6.99%	6.66%	7.24%	6.73%	7.04%	6.89%	7.29%	6.96%
4 Year Fixed	7.09%	6.75%	7.34%	6.83%	7.19%	6.97%	7.44%	7.06%
5 Year Fixed	7.14%	6.82%	7.39%	6.92%	7.19%	7.01%	7.44%	7.11%
Variable Rollover[∞]	6.44%	6.50%	N/A	N/A	6.74%	6.81%	N/A	N/A
Your Way Plus								
Variable LVR[1] up to 60%	6.44%	6.74%	6.74%	6.85%	6.64%	6.94%	6.84%	7.00%
Variable LVR[1] >60%-70%	6.54%	6.84%	6.94%	6.99%	6.69%	6.98%	6.94%	7.07%
Variable LVR[1] >70%-80%	6.59%	6.89%	7.04%	7.06%	6.74%	7.03%	7.04%	7.15%
Variable LVR[1] >80%-90%	7.09%	7.38%	7.34%	7.47%	7.24%	7.53%	7.34%	7.56%
Variable LVR[1] more than 90%	7.44%	7.73%	7.69%	7.82%	7.59%	7.88%	7.69%	7.90%
Your Way Plus Fixed LVR[1] ≤60%								
1 Year Fixed	6.39%	6.73%	6.64%	6.75%	6.54%	6.92%	6.79%	6.95%
2 Year Fixed	6.74%	6.80%	6.99%	6.84%	6.69%	6.95%	6.94%	6.99%
3 Year Fixed	6.84%	6.85%	7.09%	6.91%	6.79%	6.98%	7.04%	7.04%
4 Year Fixed	6.89%	6.90%	7.14%	6.98%	6.99%	7.07%	7.24%	7.14%
5 Year Fixed	7.04%	7.01%	7.29%	7.09%	7.04%	7.11%	7.29%	7.20%
Rollover Variable LVR[1] Up to 60%	6.44%	6.74%	N/A	N/A	6.64%	6.94%	N/A	N/A

	Owner Occupied				Investment			
	Principal and Interest		Interest Only		Principal and Interest		Interest Only	
	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.*
Your Way Plus Fixed LVR[1] >60%-70%								
1 Year Fixed	6.39%	6.82%	6.64%	6.84%	6.54%	6.97%	6.79%	6.99%
2 Year Fixed	6.74%	6.88%	6.99%	6.92%	6.69%	6.98%	6.94%	7.03%
3 Year Fixed	6.84%	6.92%	7.09%	6.98%	6.79%	7.01%	7.04%	7.07%
4 Year Fixed	6.89%	6.97%	7.14%	7.04%	6.99%	7.10%	7.24%	7.17%
5 Year Fixed	7.04%	7.06%	7.29%	7.14%	7.04%	7.14%	7.29%	7.23%
Rollover Variable LVR[1] >60%-70%	6.54%	6.84%	N/A	N/A	6.69%	6.98%	N/A	N/A
Your Way Plus Fixed LVR[1] >70%-80%								
1 Year Fixed	6.39%	6.86%	6.64%	6.89%	6.54%	7.01%	6.79%	7.04%
2 Year Fixed	6.74%	6.92%	6.99%	6.96%	6.69%	7.02%	6.94%	7.07%
3 Year Fixed	6.84%	6.96%	7.09%	7.02%	6.79%	7.05%	7.04%	7.11%
4 Year Fixed	6.89%	7.00%	7.14%	7.07%	6.99%	7.13%	7.24%	7.20%
5 Year Fixed	7.04%	7.09%	7.29%	7.17%	7.04%	7.17%	7.29%	7.26%
Rollover Variable LVR[1] >70%-80%	6.59%	6.89%	N/A	N/A	6.74%	7.03%	N/A	N/A
Your Way Plus Fixed LVR[1] >80%-90%								
1 Year Fixed	6.59%	7.33%	6.84%	7.35%	6.64%	7.47%	6.89%	7.49%
2 Year Fixed	6.99%	7.36%	7.24%	7.40%	7.04%	7.49%	7.29%	7.53%
3 Year Fixed	7.09%	7.38%	7.34%	7.44%	7.04%	7.47%	7.29%	7.53%
4 Year Fixed	7.19%	7.42%	7.44%	7.50%	7.29%	7.55%	7.54%	7.63%
5 Year Fixed	7.24%	7.45%	7.49%	7.54%	7.39%	7.60%	7.64%	7.69%
Rollover Variable LVR[1] >80%-90%	7.09%	7.38%	N/A	N/A	7.24%	7.53%	N/A	N/A
Your Way Plus Fixed LVR[1] > 90%								
1 Year Fixed	6.84%	7.66%	7.09%	7.69%	6.89%	7.80%	7.14%	7.82%
2 Year Fixed	7.19%	7.68%	7.44%	7.72%	7.19%	7.79%	7.44%	7.84%
3 Year Fixed	7.29%	7.68%	7.54%	7.75%	7.24%	7.77%	7.49%	7.84%
4 Year Fixed	7.19%	7.63%	7.44%	7.71%	7.34%	7.78%	7.59%	7.86%
5 Year Fixed	7.34%	7.68%	7.59%	7.78%	7.49%	7.83%	7.74%	7.93%
Rollover Variable LVR[1] >90%	7.44%	7.73%	N/A	N/A	7.59%	7.88%	N/A	N/A

***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.

∞ At the end of a Your Way Fixed rate period, the interest rate reverts to the applicable Your Way Variable Rollover rate with principal and interest repayments unless borrower selects another eligible product.

1 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 a 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.

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.