

Effective from 4th March 2025

Product Rates

	Owner Occupier		Investor	
	Principal & Interest	Interest Only	Principal & Interest	Interest Only
OO & INV Packages <i>+Package your OO and INV loans and get a lower rate for both. Offset available at +0.10%.</i>				
Basic 80 (OO & INV Package) [†]	6.03%	-	6.24%	6.63%
Variable <i>*Offset available at +0.10%.</i>				
Basic 70*	6.04%	-	-	-
Basic 80*	6.14%	6.49%	6.34%	6.74%
Basic 90*	6.64%	-	6.74%	7.04%
Construction				
Construction 80	-	7.14%	-	7.24%
Construction 90	-	7.34%	-	-
Fixed <i>†Interest only up to 80% LVR</i>				
1 year	6.24%	6.64% [^]	6.44%	6.84% [^]
2 year	6.14%	6.54% [^]	6.34%	6.74% [^]
3 year	6.14%	6.54% [^]	6.34%	6.74% [^]
4 year	6.34%	6.74% [^]	6.54%	6.94% [^]
5 year	5.94%	6.74% [^]	6.54%	6.94% [^]
Green / Solar Home Loan <i>*Offset available at +0.10%. †Interest only up to 80% LVR -Solar INV Construction up to 80% LVR</i>				
Green / Solar Home Loan 90*	5.89%	6.34% [^]	6.24%	6.34%
Green / Solar Construction 90	-	6.39%	-	6.84% [~]
SMSF Residential				
SMSF 70	-	-	6.99%	-
SMSF 80	-	-	7.49%	-
SMSF 80 - 2 yr fixed	-	-	7.14%	-
SMSF 80 - 3 yr fixed	-	-	7.14%	-
SMSF 80 - 5 yr fixed	-	-	7.34%	-
SMSF Commercial				
SMSF Commercial 70	-	-	7.44%	-
SMSF Commercial 80	-	-	7.74%	-
SMSF Commercial 80 - 2 yr fixed	-	-	8.14%	-
SMSF Commercial 80 - 3 yr fixed	-	-	8.14%	-
SMSF Commercial 80 - 5 yr fixed	-	-	8.34%	-
Choice Products <i>†Ex-Pat only available for Non-resident.</i>				
Bridging Finance [~]	-	8.00%	-	-
Ex-Pat Variable [†]	-	-	7.43%	7.63%
ZIP Home Loan	6.29%	-	-	-