

Effective from 22nd October 2026

Product Rates

	Owner Occupier		Investor	
	Principal & Interest	Interest Only	Principal & Interest	Interest Only
OO & INV Bundle ~Bundle an owner occupied and investment loan to get a lower rate for both.				
Standard Bundle 80*	6.58%	-	6.79%	6.89%
Simple				
Simple Variable				
Simple 70	6.59%	-	6.79%	-
Simple 80	6.69%	-	6.89%	-
Simple 90	6.79%	-	6.99%	-
Standard				
Standard Variable				
Standard 70	6.69%	7.14%	6.89%	6.99%
Standard 80	6.79%	7.24%	6.99%	7.09%
Standard 90	7.19%	-	7.29%	7.39%
Standard Fixed ^Interest only up to 80% LVR				
Standard Fixed - 1 year	7.24%	7.64%^	7.44%	7.84%^
Standard Fixed - 2 year	7.24%	7.64%^	7.44%	7.84%^
Standard Fixed - 3 year	7.24%	7.64%^	7.44%	7.84%^
Standard Fixed - 4 year	7.54%	7.94%^	7.74%	8.14%^
Standard Fixed - 5 year	7.54%	7.94%^	7.74%	8.14%^
Alt Doc				
Alt Doc				
Alt Doc 70	6.99%	-	7.19%	-
Alt Doc 80	7.09%	-	7.29%	-
Alt Doc Plus				
Alt Doc Plus				
Alt Doc Plus 70	7.09%	7.54%	7.29%	7.39%
Alt Doc Plus 80	7.19%	7.64%	7.39%	7.49%
Alt Doc Plus Fixed				
Alt Doc Plus Fixed - 1 year	7.64%	8.04%	7.84%	8.24%
Alt Doc Plus Fixed - 2 year	7.64%	8.04%	7.84%	8.24%
Alt Doc Plus Fixed - 3 year	7.64%	8.04%	7.84%	8.24%
Alt Doc Plus Fixed - 4 year	7.94%	8.34%	8.14%	8.54%
Alt Doc Plus Fixed - 5 year	7.94%	8.34%	8.14%	8.54%

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Construction				
Construction 80	-	7.59%	-	7.69%
Construction 90	-	7.79%	-	7.89%
Choice Products <i>#Ex-Pat only available for Non-resident.</i>				
Bridging Finance~	-	8.44%	-	-
Ex-Pat Variable*	-	-	7.98%	8.18%
SMSF <i>(SMSF is available for investment purposes and principal and interest repayments only.)</i>				
	SMSF Residential		SMSF Commercial	
SMSF 60 Variable	7.34%		7.94%	
SMSF 70 Variable	7.39%		7.94%	
SMSF 80 Variable	7.54%		7.99%	
SMSF 2 year Fixed	7.84%		8.84%	
SMSF 3 year Fixed	7.94%		8.94%	
SMSF 5 year Fixed	8.39%		9.39%	