

Effective from 12th February 2026

Wholesale MDR

Fixed Rate Terms	Owner Occupier			Investor		
	Principal & Interest	Interest Only	Max LVR	Principal & Interest	Interest Only	Max LVR
1 year	5.84%	6.24% (up to 80%)	90%	6.04%	6.44% (up to 80%)	90%
2 year	5.94%	6.34% (up to 80%)	90%	6.14%	6.54% (up to 80%)	90%
3 year	6.04%	6.44% (up to 80%)	90%	6.24%	6.64% (up to 80%)	90%
4 year	6.34%	6.74% (up to 80%)	90%	6.54%	6.94% (up to 80%)	90%
5 year	6.44%	6.84% (up to 80%)	90%	6.64%	7.04% (up to 80%)	90%

	Owner Occupier			Investor		
	Principal & Interest	Interest Only	Max LVR	Principal & Interest	Interest Only	Max LVR
Post Settlement Rollover Rate*	6.57%	6.77%	80%	6.67%	6.77%	80%
	6.77%	6.87%	90%	6.87%	6.97%	90%

*Post Construction and Fixed Rate rollovers