

# HOME LOAN INTEREST RATES - New Lending Rates



Interest Rates applicable to  
new loans lodged from  
10th April 2024

Interest Rates applicable to new loans lodged from 10th April 2024		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.~	Interest Rate p.a.	Comparison Rate p.a.~
LVR	Minimum Loan Amount	Owner Occupied Principal & Interest (P&I)									
		60% or below		60.01% to 70%		70.01% to 80% Includes HGS ^ up to 95%		80.01% to 90%		90.01% to 95%	
BASIC HOME LOAN											
Basic Variable	\$50,000	6.09%	6.12%	6.14%	6.17%	6.19%	6.22%	6.39%	6.43%	n/a	
HOME LOAN PLUS with FREEDOM PACKAGE*											
Discount Variable	\$100,000	6.29%	6.64%	6.34%	6.69%	6.39%	6.74%	6.59%	6.93%	6.89%	7.23%
1 year Fixed		6.29%	7.08%	6.39%	7.13%	6.39%	7.17%	6.84%	7.40%	7.34%	7.71%
2 year Fixed		6.39%	7.05%	6.49%	7.11%	6.49%	7.15%	6.84%	7.37%	7.34%	7.71%
3 year Fixed		6.64%	7.09%	6.64%	7.12%	6.84%	7.21%	6.84%	7.35%	7.34%	7.71%
4 year Fixed		6.74%	7.11%	6.74%	7.14%	6.84%	7.21%	6.84%	7.33%	7.34%	7.70%
5 year Fixed		6.84%	7.15%	6.84%	7.18%	6.84%	7.21%	6.84%	7.31%	7.34%	7.70%
Package Revert Variable											
Revert Variable	n/a	6.79%	n/a	6.84%	n/a	6.89%	n/a	7.09%	n/a	7.39%	n/a
HOME LOAN PLUS - Owner Occupied Interest Only											
Standard Variable (Bridging) ◊	\$10,000	9.76%	9.92%	9.76%	9.92%	9.76%	9.92%	n/a		n/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.~	Interest Rate p.a.	Comparison Rate p.a.~	Interest Rate p.a.	Comparison Rate p.a.~		
LVR	Minimum Loan Amount	Investment Principal & Interest (P&I) and Investment Interest Only (IO)											
		60% or below (inc Owner Occupied IO)			60.01% to 70% (inc Owner Occupied IO)		70.01% to 80% (inc Owner Occupied IO)			80.01% to 90% (Excludes Owner Occupied IO)		90.01% to 95%	
BASIC HOME LOAN													
Basic Variable <u>Investment</u> P&I/IO	\$50,000	6.34%	6.38%	6.39%	6.43%	6.44%	6.48%	6.64%	6.68%	n/a			
HOME LOAN PLUS with FREEDOM PACKAGE*													
		Owner Occupied	Investment	Owner Occupied	Investment	Owner Occupied	Investment	Owner Occupied	Investment	Owner Occupied	Investment		
Discount Variable	\$100,000	6.54%	6.88%	6.88%	6.59%	6.93%	6.93%	6.64%	6.98%	6.98%	6.84%	7.18%	n/a
1 year Fixed		6.74%	7.12%	7.34%	6.74%	7.17%	7.39%	6.94%	7.23%	7.45%	6.94%	7.63%	
2 year Fixed		6.74%	7.12%	7.31%	6.74%	7.16%	7.35%	6.94%	7.24%	7.43%	6.94%	7.59%	
3 year Fixed		6.84%	7.14%	7.32%	6.84%	7.18%	7.35%	7.04%	7.27%	7.44%	7.04%	7.58%	
4 year Fixed		7.04%	7.22%	7.38%	7.04%	7.25%	7.41%	7.04%	7.28%	7.44%	7.04%	7.56%	
5 year Fixed		7.04%	7.24%	7.38%	7.04%	7.27%	7.40%	7.04%	7.29%	7.43%	7.04%	7.54%	
Package Revert Variable													
Investment Revert Variable	n/a	7.04%	n/a	7.09%	n/a	7.14%	n/a	7.34%	n/a	n/a	n/a	n/a	
Owner Occupied Revert Variable		6.79%	n/a	6.84%	n/a	6.89%	n/a	n/a	n/a				
LINE OF CREDIT with FREEDOM PACKAGE*													
Owner Occupied Package Variable LVR 80% or below minimum loan amount \$100,000				7.76%	n/a								
Investment Package Variable LVR 90% or below minimum loan amount \$100,000				8.28%	n/a								

## Things you should know:

Auswide Bank Ltd ABN 40 087 652 060 (AFSL & Australian Credit Licence 239686) is the credit issuer - approval is subject to credit assessment criteria, terms & conditions and fees & charges - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide.

Please refer to the 'Freedom Package Schedule of Benefits' and 'Freedom Package Terms & Conditions' for details on the Freedom Package. Package Fixed Rates revert to the applicable Package Revert Variable upon expiry of the fixed term – unless refixed.

Construction loans with an interest only period during construction will be treated as P & I loans.

These interest rates are not available for loans to overseas residents, please refer to 'Home Loan Interest Rates: Investment Non-Resident Loans' schedule. Loans to overseas residents are only available directly through Auswide Bank Specialist Bankers.

◇ Rates eligible for Bridging Loans only.

^ Rates eligible for Home Guarantee Scheme(HGS) applications up to 95% LVR. Auswide Bank is a panel lender for the HGS. Eligibility criteria apply. Once the Scheme allocation for non-major panel lenders has been utilised (or taken up), standard lending approval criteria, including the need for LMI where appropriate, will apply.

~Comparison rates based on secured loan of \$150,000 over 25 years. WARNING: This comparison rate applies only to the examples given. Different amounts & terms will result in different comparison rates. Costs such as redraw fees or early repayment fees & cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.