

HOME LOAN INTEREST RATES - New Lending Rates



Interest Rates applicable to
new loans lodged from
18th January 2024

LVR	Minimum Loan Amount	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.~
		Owner Occupied Principal & Interest (P&I)									
		60% or below	60.01% to 70%		70.01% to 80%		80.01% to 90%		90.01% to 95%		
		Includes HGS ^ up to 95%									
BASIC HOME LOAN											
Basic Variable	\$50,000	6.09%	6.11%	6.14%	6.16%	6.14%	6.16%	6.54%	6.56%	n/a	
HOME LOAN PLUS with FREEDOM PACKAGE*											
Discount Variable	\$100,000	6.19%	6.53%	6.24%	6.58%	6.24%	6.58%	6.64%	6.98%	7.34%	7.67%
1 year Fixed		6.29%	6.98%	6.39%	7.04%	6.39%	7.04%	6.84%	7.44%	7.34%	8.10%
2 year Fixed		6.39%	6.97%	6.49%	7.02%	6.49%	7.02%	6.84%	7.41%	7.34%	8.05%
3 year Fixed		6.64%	7.01%	6.64%	7.05%	6.84%	7.10%	6.84%	7.38%	7.34%	8.01%
4 year Fixed		6.74%	7.04%	6.74%	7.07%	6.84%	7.11%	6.84%	7.36%	7.34%	7.97%
5 year Fixed	6.84%	7.09%	6.84%	7.12%	6.84%	7.12%	6.84%	7.33%	7.34%	7.93%	
Package Revert Variable											
Revert Variable	n/a	6.69%	n/a	6.74%	n/a	6.74%	n/a	7.14%	n/a	7.84%	n/a
HOME LOAN PLUS - Owner Occupied Interest Only											
Standard Variable (Bridging) ◊	\$10,000	9.26%	9.41%	9.26%	9.41%	9.26%	9.41%	n/a		n/a	

LVR	Minimum Loan Amount	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.~
		Investment Principal & Interest (P&I) and Investment Interest Only (IO)									
		60% or below	60.01% to 70%		70.01% to 80%		80.01% to 90%		90.01% to 95%		
		(inc Owner Occupied IO)	(inc Owner Occupied IO)		(inc Owner Occupied IO)		(Excludes Owner Occupied IO)				
BASIC HOME LOAN											
Basic Variable Investment P&I/IO	\$50,000	6.44%	6.46%	6.59%	6.61%	6.59%	6.61%	6.84%	6.86%	n/a	
HOME LOAN PLUS with FREEDOM PACKAGE*											
Discount Variable	\$100,000	6.54%	6.88%	6.69%	7.03%	6.69%	7.03%	7.14%	7.47%	n/a	
1 year Fixed		6.74%	7.03%	6.74%	7.07%	6.94%	7.10%	6.94%	7.89%		
2 year Fixed		6.74%	7.04%	6.74%	7.07%	6.94%	7.12%	6.94%	7.82%		
3 year Fixed		6.84%	7.07%	6.84%	7.10%	7.04%	7.16%	7.04%	7.78%		
4 year Fixed		7.04%	7.16%	7.04%	7.19%	7.04%	7.19%	7.04%	7.73%		
5 year Fixed	7.04%	7.18%	7.04%	7.21%	7.04%	7.21%	7.04%	7.69%			
Package Revert Variable											
Investment Revert Variable	n/a	7.04%	n/a	7.19%	n/a	7.19%	n/a	7.64%	n/a	n/a	
Owner Occupied Revert Variable	n/a	6.69%	n/a	6.74%	n/a	6.74%	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.