LOAN INTEREST RATES

Business Loans - New Lending Rates

These rates are available for eligible applicants^ for new loans approved from 12 November 2026 and are effective from 12 November 2026.

RESIDENTIAL SECURITY	
Business Term Loan (L6)	**Interest Rate p.a.**
Business Term Loan (Residential Security) Variable	9.23%
Business Term Loan (Residential Security) 1 Year Fixed	7.39%
Business Term Loan (Residential Security) 2 Year Fixed	7.44%
Business Term Loan (Residential Security) 3 Year Fixed	7.49%
Business Line of Credit (L26)	
Business Line of Credit (Residential Security) Variable	10.13%
Business Overdraft (L36)	
Business Overdraft (Residential Security) Variable	10.66%

COMMERCIAL OR OTHER SECURITY	
Business Term Loan (L6)	**Interest Rate p.a.**
Business Term Loan (Commercial or Other Security) Variable	9.53%
Business Term Loan (Commercial or Other Security) 1 Year Fixed	7.79%
Business Term Loan (Commercial or Other Security) 2 Year Fixed	7.84%
Business Term Loan (Commercial or Other Security) 3 Year Fixed	7.89%
Business Line of Credit (L26)	
Business Line of Credit (Commercial or Other Security) Variable	10.66%
Business Overdraft (L36)	
Business Overdraft (Commercial or Other Security) Variable	11.08%

Auswide Bank, a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962 is the credit issuer. Approval is subject to credit assessment criteria. Prior to entering into a credit contract with us you should read our Credit Guide. Terms & conditions and fees & charges apply - full details on application.
Interest rates are shown on a per annum (p.a.) basis.
^This is not an offer to lend - all loans are subject to credit assessment criteria, terms & conditions and fees & charges - full details on application.
Applicants must have held a deposit account with Auswide Bank for 12 months or more.

Talk to our Business Banker for all your business lending & business banking needs.

Business Banker	Mobile	Email
Shannon Lowry	0417 682 486	slowry@auswidebank.com.au