

# HOME LOAN INTEREST RATES - Existing Loans Switch to Fixed/Refix



Fixed Interest Rates applicable to  
existing home loans switching  
to fixed or refixing from  
18th January 2024

| LVR  | Owner Occupied Principal & Interest (P&I) |                                     |                                     |                                 |
|--|---|-------------------------------------|-------------------------------------|---------------------------------|
|  | Interest Rate p.a.<br>70% or below        | Interest Rate p.a.<br>70.01% to 80% | Interest Rate p.a.<br>80.01% to 90% | Interest Rate p.a.<br>above 90% |
| <b>EXISTING HOME LOANS FIXED RATES</b>     |   |                                     |                                     |                                 |
| <b>HOME LOAN PLUS with FREEDOM PACKAGE</b> |   |                                     |                                     |                                 |
| 1 year Fixed                               | 6.59%                                     | 6.59%                               | 7.04%                               | 7.54%                           |
| 2 year Fixed                               | 6.69%                                     | 6.69%                               | 7.04%                               | 7.54%                           |
| 3 year Fixed                               | 6.84%                                     | 7.04%                               | 7.04%                               | 7.54%                           |
| 4 year Fixed                               | 6.94%                                     | 7.04%                               | 7.04%                               | 7.54%                           |
| 5 year Fixed                               | 7.04%                                     | 7.04%                               | 7.04%                               | 7.54%                           |
| <b>HOME LOAN PLUS</b>                      |   |                                     |                                     |                                 |
| 1 year Fixed                               | 6.79%                                     | 6.79%                               | 7.24%                               | 7.74%                           |
| 2 year Fixed                               | 6.89%                                     | 6.89%                               | 7.24%                               | 7.74%                           |
| 3 year Fixed                               | 7.04%                                     | 7.24%                               | 7.24%                               | 7.74%                           |
| 4 year Fixed                               | 7.14%                                     | 7.24%                               | 7.24%                               | 7.74%                           |
| 5 year Fixed                               | 7.24%                                     | 7.24%                               | 7.24%                               | 7.74%                           |

| LVR  | Investment Principal & Interest (P&I) and Investment Interest Only (IO) and<br>Owner Occupied Interest Only (IO) |                                     |                                     |                                 |
|--|--|-------------------------------------|-------------------------------------|---------------------------------|
|  | Interest Rate p.a.<br>70% or below   | Interest Rate p.a.<br>70.01% to 80% | Interest Rate p.a.<br>80.01% to 90% | Interest Rate p.a.<br>above 90% |
| <b>EXISTING HOME LOANS FIXED RATES</b>     |  |                                     |                                     |                                 |
| <b>HOME LOAN PLUS with FREEDOM PACKAGE</b> |  |                                     |                                     |                                 |
| 1 year Fixed                               | 6.94%  | 7.14%                               | 7.14%                               | N/A                             |
| 2 year Fixed                               | 6.94%  | 7.14%                               | 7.14%                               |                                 |
| 3 year Fixed                               | 7.04%  | 7.24%                               | 7.24%                               |                                 |
| 4 year Fixed                               | 7.24%  | 7.24%                               | 7.24%                               |                                 |
| 5 year Fixed                               | 7.24%  | 7.24%                               | 7.24%                               |                                 |
| <b>HOME LOAN PLUS</b>                      |  |                                     |                                     |                                 |
| 1 year Fixed                               | 7.14%  | 7.34%                               | 7.34%                               | N/A                             |
| 2 year Fixed                               | 7.14%  | 7.34%                               | 7.34%                               |                                 |
| 3 year Fixed                               | 7.24%  | 7.44%                               | 7.44%                               |                                 |
| 4 year Fixed                               | 7.44%  | 7.44%                               | 7.44%                               |                                 |
| 5 year Fixed                               | 7.44%  | 7.44%                               | 7.44%                               |                                 |

**Things you should know:**

This schedule is provided for existing customers wanting to switch from a variable to fixed rate or refixing for an additional fixed rate period, it is provided for reference purposes and is not a credit advertisement.  
 For new loans or refinancing of existing loans, please refer to the Home Loan Interest Rates - New Lending Rates interest rate schedule which includes the applicable Comparison Rates.  
 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.  
 These interest rates apply to existing loans switching from variable to fixed or refixing for an additional fixed rate period.  
 Fixed Rates revert to the variable rate - Contracted discount (if applicable) applied to the applicable reference rate upon expiry of the fixed term – unless refixed.