

HOME LOAN INTEREST RATES - New Lending Rates



Interest Rates applicable to
new loans approved from
18th December 2025

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.-	
new loans approved from 18th December 2025		Minimum Loan Amount	Owner Occupied Principal & Interest (P&I)												
LVR			60% or below		60.01% to 70%		70.01% to 80% Includes Scheme loans ^ up to 95%		80.01% to 90%		90.01% to 95%				
BASIC HOME LOAN															
Basic Variable	\$50,000	5.29%	5.32%	5.34%	5.37%	5.34%	5.37%	5.64%	5.76%	n/a					
HOME LOAN PLUS with FREEDOM PACKAGE*															
Discount Variable	\$100,000	5.29%	5.66%	5.34%	5.70%	5.34%	5.70%	5.64%	6.00%	6.14%	6.49%				
1 year Fixed		5.59%	5.77%	5.59%	5.82%	5.64%	5.82%	5.84%	6.11%	6.24%	6.59%				
2 year Fixed		5.69%	5.81%	5.69%	5.85%	5.74%	5.86%	5.94%	6.14%	6.04%	6.55%				
3 year Fixed		5.79%	5.86%	5.79%	5.90%	5.84%	5.91%	6.04%	6.18%	6.09%	6.55%				
5 year Fixed		6.29%	6.14%	6.29%	6.17%	6.29%	6.17%	6.49%	6.42%	6.54%	6.72%				
Package Revert Variable															
Revert Variable	n/a	5.39%	n/a	5.44%	n/a	5.44%	n/a	5.74%	n/a	6.24%	n/a				
HOME LOAN PLUS - Owner Occupied Interest Only															
Standard Variable (Bridging) ♦	\$10,000	9.01%	9.17%	9.01%	9.17%	9.01%	9.17%	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.-		
	Minimum Loan Amount	Investment Principal & Interest (P&I) and Investment Interest Only (IO)											
LVR		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 Investment P&I/IO	\$50,000	5.49%	5.52%	5.49%	5.52%	5.49%	5.52%	5.89%	5.92%	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	5.49%	5.85%	5.85%	5.49%	5.85%	5.85%	5.49%	5.85%	5.85%	5.89%	6.24%	n/a
1 year Fixed		5.84%	5.80%	5.97%	5.84%	5.84%	5.97%	5.84%	5.84%	5.97%	6.04%	6.35%	
2 year Fixed		5.89%	5.85%	6.01%	5.89%	5.89%	6.01%	5.89%	5.89%	6.01%	6.09%	6.36%	
3 year Fixed		5.99%	5.92%	6.06%	5.99%	5.96%	6.06%	5.99%	5.96%	6.06%	6.19%	6.40%	
5 year Fixed		6.44%	6.21%	6.32%	6.44%	6.24%	6.32%	6.44%	6.24%	6.32%	6.64%	6.63%	
Package Revert Variable													
Investment Revert Variable	n/a	5.59%	n/a	5.59%	n/a	5.59%	n/a	5.99%	n/a	n/a		n/a	
Owner Occupied Revert Variable		5.39%	n/a	5.44%	n/a	5.44%	n/a	n/a					
LINE OF CREDIT with FREEDOM PACKAGE*													
Owner Occupied Package Variable LVR 80% or below minimum loan amount \$100,000				7.26%	n/a								
Investment Package Variable LVR 90% or below minimum loan amount \$100,000				7.78%	n/a								

Things you should know:

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. Terms & conditions and fees & charges apply - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide. Interest rate for pre-approved loans is available at the time of full loan approval.

*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.

Fixed rates available to existing eligible Home Loan Plus and Home Loan Plus Freedom Package Loans switching to fixed or refixing, excludes 'Special Offer' fixed rates.

These interest rates are not available for loans to overseas residents, 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 Australian Government 5% Deposit Scheme (Scheme loans) applications up to 95% LVR. Auswide Bank is a panel lender for the Australian Government 5% Deposit Scheme. Eligibility criteria apply. If eligibility criteria is not met, then credit assessment 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.