HOME LOAN INTEREST RATES - New Lending Rates

AUSWIDE BANK

Interest Rates applicable to new loans approved from 8 October 2026

Owner Occupied Principal & Interest (P&I) and Interest Only (IO)

LVR	Minimum Loan Amount	60% or below				60.01% to 70%				70.01% to 80%				80.01% to 90%				90.01% to 95%	
		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.~	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.~
BASIC HOME LOAN		**P&I**		**IO**		**P&I**		**IO**		**P&I**		**IO**		**P&I**		**IO**		**P&I**	
Basic Variable	$50,000	6.29%	6.32%	N/A		6.29%	6.32%	N/A		6.44%	6.48%	N/A		6.64%	6.68%	N/A		N/A	
HOME LOAN PLUS with FREEDOM PACKAGE*																			
Discount Variable		6.29%	6.64%	6.49%	6.83%	6.29%	6.64%	6.49%	6.83%	6.44%	6.78%	6.49%	6.83%	6.64%	6.98%			7.14%	7.47%
1 year Fixed		6.64%	6.96%	6.94%	7.22%	6.64%	6.96%	6.94%	7.22%	6.69%	7.01%	6.94%	7.23%	6.89%	7.21%			7.29%	7.62%
2 year Fixed	$100,000	6.64%	6.93%	6.99%	7.20%	6.64%	6.93%	6.99%	7.20%	6.69%	7.00%	6.99%	7.23%	6.89%	7.20%	N/A		6.99%	7.38%
3 year Fixed		6.69%	6.94%	7.04%	7.19%	6.69%	6.94%	7.04%	7.19%	6.74%	7.02%	7.04%	7.23%	6.94%	7.22%			6.99%	7.40%
5 year Fixed		7.04%	7.09%	7.24%	7.19%	7.04%	7.09%	7.24%	7.19%	7.04%	7.15%	7.24%	7.26%	7.24%	7.35%			7.29%	7.60%
Package Revert Variable																			
Owner Occupied Revert Variable	N/A	6.39%	N/A	N/A	N/A	6.39%	N/A	N/A	N/A	6.54%	N/A	N/A	N/A	6.74%	N/A	N/A		7.24%	N/A

Investment Principal & Interest (P&I) and Interest Only (IO)

LVR	Minimum Loan Amount	60% or below				60.01% to 70%				70.01% to 80%				80.01% to 90%				90.01% to 95%	
		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.~	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.~
BASIC HOME LOAN		**P&I**		**IO**		**P&I**		**IO**		**P&I**		**IO**		**P&I**		**IO**			
Basic Variable	$50,000	6.44%	6.48%	6.49%	6.53%	6.44%	6.48%	6.49%	6.53%	6.49%	6.53%	6.49%	6.53%	6.89%	6.93%	6.89%	6.93%	N/A	
HOME LOAN PLUS with FREEDOM PACKAGE*																			
Discount Variable		6.44%	6.78%	6.49%	6.83%	6.44%	6.78%	6.49%	6.83%	6.49%	6.83%	6.49%	6.83%	6.89%	7.23%	6.89%	7.23%		
1 year Fixed		6.84%	7.15%	6.94%	7.23%	6.84%	7.15%	6.94%	7.23%	6.84%	7.15%	6.94%	7.24%	7.04%	7.37%	7.14%	7.46%		
2 year Fixed	$100,000	6.89%	7.16%	6.99%	7.23%	6.89%	7.16%	6.99%	7.23%	6.89%	7.17%	6.99%	7.24%	7.09%	7.40%	7.19%	7.48%	N/A	
3 year Fixed		6.94%	7.16%	7.04%	7.23%	6.94%	7.16%	7.04%	7.23%	6.94%	7.17%	7.04%	7.24%	7.14%	7.43%	7.24%	7.50%		
5 year Fixed		7.14%	7.21%	7.24%	7.26%	7.14%	7.21%	7.24%	7.26%	7.14%	7.23%	7.24%	7.28%	7.34%	7.51%	7.44%	7.57%		
Package Revert Variable																			
Investment Revert Variable	N/A	6.54%	N/A	N/A	N/A	6.54%	N/A	N/A	N/A	6.59%	N/A	N/A	N/A	6.99%	N/A	N/A	N/A	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.

~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.