

HOME LOAN INTEREST RATES

EXISTING LOANS

SWITCH TO FIXED/REFIXING



Fixed Interest Rates applicable to existing home loans
from 11th November 2020.

OWNER OCCUPIED

| Owner Occupied | | | | |
|--|-----------------------|---------------------|-----------------------|-------|
| Principal Interest (P&I) | | Interest Only (I/O) | | |
| Interest Rate p.a. | Comparison Rate p.a.~ | Interest Rate p.a. | Comparison Rate p.a.~ | |
| EXISTING HOME LOAN FIXED RATES | | | | |
| HOME LOAN PLUS with FREEDOM PACKAGE | | | | |
| 1 year Fixed | 2.49% | 3.86% | 3.29% | 3.93% |
| 2 year Fixed | 2.49% | 3.77% | 3.29% | 3.91% |
| 3 year Fixed | 2.49% | 3.69% | 3.29% | 3.89% |
| 4 year Fixed | 2.99% | 3.70% | 3.69% | 4.00% |
| 5 year Fixed | 2.99% | 3.73% | 3.69% | 4.01% |
| HOME LOAN PLUS | | | | |
| 1 year Fixed | 2.79% | 4.76% | 3.39% | 4.81% |
| 2 year Fixed | 2.79% | 4.58% | 3.39% | 4.69% |
| 3 year Fixed | 2.79% | 4.42% | 3.39% | 4.57% |
| 4 year Fixed | 3.09% | 4.37% | 3.79% | 4.60% |
| 5 year Fixed | 3.09% | 4.25% | 3.79% | 4.53% |

INVESTMENT

| Investment | | | | |
|--|-----------------------|---------------------|-----------------------|-------|
| Principal Interest (P&I) | | Interest Only (I/O) | | |
| Interest Rate p.a. | Comparison Rate p.a.~ | Interest Rate p.a. | Comparison Rate p.a.~ | |
| EXISTING HOME LOAN FIXED RATES | | | | |
| HOME LOAN PLUS with FREEDOM PACKAGE | | | | |
| 1 year Fixed | 3.39% | 4.51% | 3.69% | 4.54% |
| 2 year Fixed | 3.39% | 4.44% | 3.69% | 4.50% |
| 3 year Fixed | 3.49% | 4.40% | 3.79% | 4.48% |
| 4 year Fixed | 3.49% | 4.35% | 3.79% | 4.45% |
| 5 year Fixed | 3.49% | 4.30% | 3.79% | 4.42% |
| HOME LOAN PLUS | | | | |
| 1 year Fixed | 3.99% | 5.61% | 4.29% | 5.64% |
| 2 year Fixed | 3.99% | 5.46% | 4.29% | 5.52% |
| 3 year Fixed | 4.09% | 5.35% | 4.39% | 5.44% |
| 4 year Fixed | 4.09% | 5.24% | 4.39% | 5.34% |
| 5 year Fixed | 4.09% | 5.13% | 4.39% | 5.25% |

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. 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 applicable Package Variable or Standard Variable interest rate upon expiry of the fixed term (revert rate) – unless refixed. ~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.