

HOME LOAN INTEREST RATES INVESTMENT



NEW LOANS

Interest Rates applicable to new loans approved from 8th October 2020

		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.~
Minimum Loan Amount					
LVR		<=80%		<=80%	
BASIC HOME LOAN					
Basic Variable	\$100,000	2.99%	3.01%	3.19%	3.21%
HOME LOAN PLUS with FREEDOM PACKAGE*					
Package Special Offers					
Package Discount Variable		3.24%	3.64%	3.44%	3.84%
1 year Fixed	\$100,000	2.59%	4.44%	2.79%	4.92%
2 year Fixed		2.59%	4.30%	2.79%	4.75%
3 year Fixed		2.59%	4.17%	2.79%	4.59%
Package Variable					
Package Discount Variable	\$100,000	4.21%	4.59%	4.73%	5.10%
Package Fixed					
1 year Fixed		3.39%	4.51%	3.69%	5.00%
2 year Fixed		3.39%	4.44%	3.69%	4.91%
3 year Fixed	\$100,000	3.49%	4.40%	3.79%	4.85%
4 year Fixed		3.49%	4.35%	3.79%	4.78%
5 year Fixed		3.49%	4.30%	3.79%	4.72%
HOME LOAN PLUS					
Standard Variable	\$10,000	5.62%	5.77%	5.84%	5.99%
Standard Fixed					
1 year Fixed		4.49%	5.66%	4.79%	5.89%
2 year Fixed		4.49%	5.56%	4.79%	5.79%
3 year Fixed	\$10,000	4.59%	5.49%	4.89%	5.73%
4 year Fixed		4.59%	5.41%	4.89%	5.65%
5 year Fixed		4.59%	5.34%	4.89%	5.59%
LINE OF CREDIT					
Standard Variable	\$10,000	N/A		6.03%	N/A
Discount Freedom Package Variable*				5.21%	N/A

SWITCH TO FIXED/REFIX

Interest Rates applicable to existing home loans from 12th August 2020.

		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.~	Interest Rate p.a.	Comparison Rate p.a.~		
EXISTING HOME LOAN FIXED RATES		Package		Home Loan Plus		Package		Home Loan Plus	
1 year Fixed		3.39%	4.51%	4.49%	5.66%	3.69%	5.00%	4.79%	5.89%
2 year Fixed		3.39%	4.44%	4.49%	5.56%	3.69%	4.91%	4.79%	5.79%
3 year Fixed		3.49%	4.40%	4.59%	5.49%	3.79%	4.85%	4.89%	5.73%
4 year Fixed		3.49%	4.35%	4.59%	5.41%	3.79%	4.78%	4.89%	5.65%
5 year Fixed		3.49%	4.30%	4.59%	5.34%	3.79%	4.72%	4.89%	5.59%

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 are not available for owner-occupied residential property - please refer to 'Home Loan Interest Rates: Owner Occupied' schedule. *Freedom Package interest rates are not available for loans to overseas residents. Freedom Package Special Offers are not available on loan pre-approvals. Please refer to the 'Freedom Package Schedule of Benefits' and 'Freedom Package Terms & Conditions' for details on the Freedom Package. Package and Standard Fixed Rates revert to the applicable Package Variable or Standard Variable interest rate upon expiry of the fixed term (revert rate) - unless refixed. Construction loans with an interest only period during construction will be treated as P & I loans. ~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.