

# HOME LOAN INTEREST RATES INVESTMENT



## NEW LOANS

Interest Rates applicable to new loans approved from 19th November 2021

		Investment							
		Principal & Interest (P&I)				Interest Only (I/O)			
		Minimum Loan Amount	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.
<b>LVR</b>		<=75%				>75% <=90%			
<b>BASIC HOME LOAN</b>									
Basic Variable	\$100,000	2.29%	2.31%	2.49%	2.51%	2.49%	2.51%	2.79%	2.81%
<b>HOME LOAN PLUS with FREEDOM PACKAGE*</b>									
<b>Package Special Offers</b>									
Package Discount Variable		2.49%	2.91%	2.79%	3.21%	2.59%	3.01%	2.89%	3.30%
1 year Fixed	\$100,000	2.39%	4.42%	2.69%	4.45%	2.59%	4.44%	2.89%	4.47%
2 year Fixed		2.39%	4.27%	2.69%	4.32%	2.59%	4.30%	2.89%	4.36%
3 year Fixed		2.49%	4.15%	2.79%	4.23%	2.69%	4.20%	2.99%	4.28%
<b>Package Variable</b>									
Package Discount Variable	\$100,000	4.21%	4.59%	4.21%	4.59%	4.73%	5.10%	4.73%	5.10%
<b>Package Fixed</b>									
1 year Fixed	\$100,000	3.39%	4.51%	3.39%	4.51%	3.69%	4.54%	3.69%	4.54%
2 year Fixed		3.39%	4.44%	3.39%	4.44%	3.69%	4.50%	3.69%	4.50%
3 year Fixed		3.49%	4.40%	3.49%	4.40%	3.79%	4.48%	3.79%	4.48%
4 year Fixed		3.49%	4.35%	3.49%	4.35%	3.79%	4.45%	3.79%	4.45%
5 year Fixed		3.49%	4.30%	3.49%	4.30%	3.79%	4.42%	3.79%	4.42%
<b>HOME LOAN PLUS</b>									
Standard Variable	\$10,000	5.62%	5.77%	5.62%	5.77%	5.84%	5.99%	5.84%	5.99%
<b>Standard Fixed</b>									
1 year Fixed	\$10,000	3.99%	5.61%	3.99%	5.61%	4.29%	5.64%	4.29%	5.64%
2 year Fixed		3.99%	5.46%	3.99%	5.46%	4.29%	5.52%	4.29%	5.52%
3 year Fixed		4.09%	5.35%	4.09%	5.35%	4.39%	5.44%	4.39%	5.44%
4 year Fixed		4.09%	5.24%	4.09%	5.24%	4.39%	5.34%	4.39%	5.34%
5 year Fixed		4.09%	5.13%	4.09%	5.13%	4.39%	5.25%	4.39%	5.25%
<b>LVR</b>		<=90%							
<b>LINE OF CREDIT</b>									
Standard Variable	\$10,000	N/A						6.03%	N/A
Discount Freedom Package Variable*	\$100,000	N/A						5.21%	N/A

### 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. Basic Home Loan and \*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.