

# HOME LOAN INTEREST RATES

## OWNER OCCUPIED

### NEW LOANS



Interest Rates applicable to new loans approved from  
11th November 2020

		Owner Occupied									
		FHLDS ^		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.	Comparison Rate p.a.~	Interest Rate p.a.	Comparison Rate p.a.~
<b>LVR</b>		>80% <=95%		<=75%		>75% <=90%		>90% <=95%		<=80%	
<b>BASIC HOME LOAN</b>											
Basic Variable	\$100,000	2.74%	2.76%	2.39%	2.41%	2.74%	2.76%	N/A		N/A	
<b>HOME LOAN PLUS with FREEDOM PACKAGE*</b>											
<b>Package Special Offers</b>											
Package Discount Variable		2.99%	3.40%	2.69%	3.11%	2.99%	3.40%	N/A		N/A	
1 year Fixed	\$100,000	2.49%	3.86%	2.09%	3.82%	2.49%	3.86%	N/A		N/A	
2 year Fixed		2.49%	3.77%	2.09%	3.70%	2.49%	3.77%	N/A		N/A	
3 year Fixed		2.49%	3.69%	2.09%	3.59%	2.49%	3.69%	N/A		N/A	
<b>Package Variable</b>											
Package Discount Variable	\$100,000	3.56%	3.96%	3.56%	3.96%	3.56%	3.96%	3.71%	4.10%	4.08%	4.46%
<b>Package Fixed</b>											
1 year Fixed		2.69%	3.88%	2.69%	3.88%	2.69%	3.88%	3.29%	4.06%	3.29%	3.93%
2 year Fixed		2.69%	3.80%	2.69%	3.80%	2.69%	3.80%	3.29%	4.03%	3.29%	3.91%
3 year Fixed	\$100,000	2.69%	3.74%	2.69%	3.74%	2.69%	3.74%	3.29%	4.00%	3.29%	3.89%
4 year Fixed		2.99%	3.70%	2.99%	3.70%	2.99%	3.70%	3.59%	4.10%	3.69%	4.00%
5 year Fixed		2.99%	3.73%	2.99%	3.73%	2.99%	3.73%	3.59%	4.09%	3.69%	4.01%
<b>HOME LOAN PLUS</b>											
Standard Variable	\$10,000	N/A		4.79%	4.95%	4.79%	4.95%	4.79%	4.95%	5.01%	5.17%
<b>Standard Fixed</b>											
1 year Fixed		N/A		2.79%	4.76%	2.79%	4.76%	3.39%	4.81%	3.39%	4.81%
2 year Fixed		N/A		2.79%	4.58%	2.79%	4.58%	3.39%	4.69%	3.39%	4.69%
3 year Fixed	\$10,000	N/A		2.79%	4.42%	2.79%	4.42%	3.39%	4.57%	3.39%	4.57%
4 year Fixed		N/A		3.09%	4.37%	3.09%	4.37%	3.69%	4.57%	3.79%	4.60%
5 year Fixed		N/A		3.09%	4.25%	3.09%	4.25%	3.69%	4.49%	3.79%	4.53%
<b>LINE OF CREDIT</b>											
Standard Variable	\$10,000	N/A		N/A		N/A		N/A		5.51%	N/A
Discount Freedom Package Variable*		N/A		N/A		N/A		N/A		4.69%	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 residential property investment - please refer to 'Home Loan Interest Rates: Investment' 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. ^ Rates eligible for First Home Loan Deposit Scheme (FHLDS) applications upto 95% LVR. Auswide Bank is a panel lender for the FHLDS. Eligibility criteria apply. Once the Scheme allocation for non-major panel lenders has been utilised (or taken up), standard lending approval 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.