1300 688 825
info@themutual.com.au
themutual.com.au

Business and Commercial Loan Interest Rates

Effective for **new loans** from 18 November 2026

Business Mortgage Loan[1]

	LVR	Minimum Loan Amount	Interest Rate (p.a.)
Business Variable Rate	<60%	$20,000	10.79%
Business Variable Rate	60% to <80%		10.79%
1 Year Fixed Rate[4]	<80%		9.59%
2 Year Fixed Rate[4]			9.59%
3 Year Fixed Rate[4]			9.79%
Revert Variable			10.79%
Business Mortgage Loan Variable Rate[5] (Reference Rate - no discount applied)			10.79%

Business Mortgage Loan 'Special Offer'[3]

Business Variable Rate	<60%	$100,000	7.49%
Business Variable Rate	60% to <80%		7.49%
1 Year Fixed Rate[4]	<80%		6.84%
2 Year Fixed Rate[4]			6.84%
3 Year Fixed Rate[4]			6.94%
Revert Variable			7.79%
Business Mortgage Loan Variable Rate[5] (Reference Rate - no discount applied)			10.79%

Commercial Loan

Commercial Variable Rate[2]	<70%	$20,000	12.29%
Fixed Rate Options[4]			Available on application
Revert Variable			12.29%
Commercial Loan Variable Rate[5] (Reference Rate - no discount applied)			12.29%

Overdrafts

Rates assigned to the Everyday Business account should an overdraft facility be approved

Business Overdraft Variable[2]	N/A	11.29%
Commercial Overdraft Variable[2]		12.54%
Business Mortgage Overdraft Standard Variable Rate[5] (Reference Rate - no discount applied)		11.29%
Commercial Overdraft Standard Variable Rate[5] (Reference Rate - no discount applied)		12.54%

This document is Part 3 of the Product Disclosure Statement (PDS). It must be read in conjunction with Part 1 - Key features and Terms and Conditions and Part 2 - Schedule of Fees, Charges and Contact Details. You should consider the PDS in its entirety in deciding whether to acquire, or continue to hold, any of the products subject of the PDS.

[1] Fully Secured by residential property. Interest margin may apply.

[2] Interest rate shown is the minimum interest rate that may be applicable, is variable and is subject to change and depending on the credit application interest margins may apply. Overdraft facilities may require security over a residential or commercial property or asset.

[3] 'Special Offer' rates available to eligible new business applicants for residentially secured, principal and interest loans, offer may be withdrawn at anytime without notice.

[4] At the end of your fixed period, your loan will move to the applicable variable revert rate for your product. This revert rate is calculated as the reference rate minus a margin, as set out in your loan contract. Revert rates apply only to existing loans and are not available for new lending.

[5] Reference rate applicable to this loan product. The reference rate is used to calculate the margin applied to your loan.

Note: All loans are subject to The Mutual Bank's lending guidelines. For details of Terms and Conditions are available on application. Fees and charges may apply. These above rates are used as a basis to determine the annual percentage rate charged on all relevant loans and may vary depending on our credit risk assessment. As a result the rates quoted may not necessarily be the rate applicable to the loan we offer you.

Product Issuer: Maitland Mutual Limited trading as The Mutual Bank ABN 94 087 651 983 AFSL / Australian credit licence 238139