Home Loan Interest Rates

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

Budget Home Loan	Minimum Loan Amount	Owner Occupied LVR	Owner Occupied Interest Rate (p.a.)	Owner Occupied Comparison Rate (p.a.) #	Investment LVR	Investment Interest Rate (p.a.)	Investment Comparison Rate (p.a.) #
Principal & Interest							
Variable Rate	$100,000	<60%	6.29%[1]	6.29%	<60%	7.19%[1]	7.19%
Variable Rate		60% to <80%*	6.29%[1]	6.29%	60% to <80%	7.19%[1]	7.19%
Variable Rate		80% to ≤95%	7.58%[1]	7.58%	80% to ≤90%	7.98%[1]	7.98%
Budget Home Loan Variable Rate[3] (Reference Rate - no discount applied)			7.58%			7.98%	

Package Home Loan	Minimum Loan Amount	Owner Occupied LVR	Owner Occupied Interest Rate (p.a.)	Owner Occupied Comparison Rate (p.a.) #	Investment LVR	Investment Interest Rate (p.a.)	Investment Comparison Rate (p.a.) #
Annual Package fee of $395 payable.							
Principal & Interest							
Package Variable Rate	$150,000	<60%	6.64%[1]	7.00%	<60%	6.64%[1]	7.00%
Package Variable Rate		60% to <80%*	6.69%[1]	7.05%	60% to <80%	6.74%[1]	7.10%
Package Variable Rate		80% to ≤95%	6.69%[1]	7.05%	80% to ≤90%	7.34%[1]	7.69%
1 Year Fixed Rate		≤95%	6.34%[2]	7.10%	≤90%	6.54%[2]	7.69%
2 Year Fixed Rate			6.34%[2]	7.06%		6.54%[2]	7.60%
3 Year Fixed Rate			6.44%[2]	7.05%		6.64%[2]	7.55%
Revert Variable			6.79%	n/a		7.44%	n/a
Interest Only							
Package Variable Rate	$150,000	n/a	n/a	n/a	<60%	6.64%[1]	6.98%
Package Variable Rate			n/a	n/a	60% to <80%	6.74%[1]	7.07%
Package Variable Rate			n/a	n/a	80% to ≤90%	7.34%[1]	7.67%
1 Year Fixed Rate			n/a	n/a	≤90%	6.54%[2]	7.69%
2 Year Fixed Rate			n/a	n/a		6.54%[2]	7.60%
3 Year Fixed Rate			n/a	n/a		6.64%[2]	7.54%
Revert Variable			6.79%	n/a		7.44%	n/a
Standard Home Loan Variable Rate[3] (Reference Rate - no discount applied)			9.13%			9.53%	

Standard Home Loan	Minimum Loan Amount	Owner Occupied LVR	Owner Occupied Interest Rate (p.a.)	Owner Occupied Comparison Rate (p.a.) #	Investment LVR	Investment Interest Rate (p.a.)	Investment Comparison Rate (p.a.) #
Principal & Interest							
Variable Rate	$20,000	≤95%	9.13%	9.16%	≤90%	9.53%	9.56%
1 Year Fixed Rate			6.44%[2]	8.85%		6.64%[2]	9.22%
2 Year Fixed Rate			6.44%[2]	8.57%		6.64%[2]	8.92%
3 Year Fixed Rate			6.54%[2]	8.36%		6.74%[2]	8.69%
Revert Variable			9.13%	n/a		9.53%	n/a
Interest Only							
Variable Rate	$20,000	n/a	n/a	n/a	≤90%	9.53%	9.56%
1 Year Fixed Rate			n/a	n/a		6.64%[2]	9.22%
2 Year Fixed Rate			n/a	n/a		6.64%[2]	8.93%
3 Year Fixed Rate			n/a	n/a		6.74%[2]	8.70%
Revert Variable			9.13%	n/a		9.53%	n/a
Standard Home Loan Variable Rate[3] (Reference Rate - no discount applied)			9.13%			9.53%	

Express Credit Facility	Minimum Loan Amount	Owner Occupied LVR	Owner Occupied Interest Rate (p.a.)	Owner Occupied Comparison Rate (p.a.) #	Investment LVR	Investment Interest Rate (p.a.)	Investment Comparison Rate (p.a.) #
Variable Rate	$10,000	≤80%	9.14%	n/a	≤80%	9.14%	n/a
Express Credit Variable Rate[3] (Reference Rate - no discount applied)			9.14%			9.14%	

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] Rate includes a discount margin off the applicable Reference Rate. This rate is available for new loans and loan increases where the applicable product minimum loan amount is met, and is subject to the relevant product, purpose and LVR. Offers may be withdrawn at any time.

[2] 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.

[3] Reference rate applicable to this loan product. Rates are calculated using a reference rate plus or minus a margin. The reference rate is a benchmark that can change over time.

Owner occupied bridging loans are established as interest-only Standard Home Loans and are applied the rates applicable to Owner Occupied Principal & Interest Standard Home Loans.

Construction loans are established as interest-only during the construction period and subsequently as either a Package Home Loan or Standard Home Loan, with principal and interest rates applied based on the relevant product and LVR.

* LVR up to 95% for Australian Government 5% Deposit Scheme applicants.

#Comparison rate calculated on a loan amount of $150,000 over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees, or other loan amounts might result in a different comparison rate. For variable rate interest-only loans, the comparison rate calculation is based on an initial 5-year interest-only term. For fixed rate interest-only loans, the comparison rate calculations are based on an initial interest-only term equal to the fixed rate term.

IMPORTANT: Rates and margins are subject to change. Lending and eligibility criteria apply to all loans. Full terms and conditions are available on application. Fees and charges may apply. Target Market Determinations available from www.themutual.com.au.

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