

Interest rates for Aussie Select Home Loans open to new applications



All information and interest rates are current as at **20 September 2021** and are subject to change at any time. The Reference Rate for new Aussie Select Owner Occupied Basic variable rate loans is 4.96% p.a. and the Reference Rate for new Aussie Select Owner Occupied Basic Interest Only variable rate loans is 5.31% p.a. New Aussie Select Investment Basic variable rate loans is 5.53% p.a. and for new Aussie Select Investment Basic Interest Only variable rate loans is 5.78% p.a.

Owner-Occupier Loans

Aussie Select Variable Loan Type	LVR <= 60%		LVR 60.01% to 70%		LVR 70.01% to 80%		LVR 80.01% to 90%		LVR > 90%	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Select Basic Variable	2.19%	2.21%	2.19%	2.21%	2.29%	2.31%	2.29%	2.31%	2.99%	3.01%
Aussie Select Basic Interest Only Variable	2.99%	3.01%	2.99%	3.01%	2.99%	3.01%	N/A	N/A	N/A	N/A

Aussie Select Fixed Loan Type	1 Year		2 Year		3 Year		4 Year		5 Year	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Select Basic Fixed up to 60% LVR	2.19%	2.21%	2.04%	2.18%	2.34%	2.24%	2.54%	2.32%	2.74%	2.42%
Aussie Select Basic Fixed 60.01% to 70% LVR	2.19%	2.21%	2.04%	2.18%	2.34%	2.24%	2.54%	2.32%	2.74%	2.42%
Aussie Select Basic Fixed 70.01% to 80% LVR	2.19%	2.30%	2.09%	2.27%	2.34%	2.32%	2.54%	2.39%	2.74%	2.48%
Aussie Select Basic Fixed 80.01% to 90% LVR	2.29%	2.31%	2.09%	2.27%	2.39%	2.33%	2.69%	2.43%	2.84%	2.52%
Aussie Select Basic Fixed above 90% LVR	2.29%	2.94%	2.19%	2.87%	2.39%	2.85%	2.89%	2.97%	2.99%	3.01%
Aussie Select Basic Interest Only Fixed up to 60% LVR	3.49%	2.32%	3.34%	2.40%	3.34%	2.49%	3.44%	2.61%	3.44%	2.70%
Aussie Select Basic Interest Only Fixed 60.01% to 70% LVR	3.49%	2.32%	3.34%	2.40%	3.34%	2.49%	3.44%	2.61%	3.44%	2.70%
Aussie Select Basic Interest Only Fixed 70.01% to 80% LVR	3.49%	2.41%	3.34%	2.48%	3.34%	2.57%	3.44%	2.68%	3.44%	2.76%

At the end of the fixed rate term an Aussie Select Basic Fixed rate loan will revert to the Aussie Select Basic Variable Rate at the margin to the reference rate that applied at the time the loan settled for that loan value and LVR.

Investment Loans

Aussie Select Variable Loan Type	LVR <= 60%		LVR 60.01% to 70%		LVR 70.01% to 80%		LVR 80.01% to 90%		LVR > 90%	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Select Basic Variable	2.44%	2.46%	2.49%	2.51%	2.49%	2.51%	2.99%	3.01%	N/A	N/A
Aussie Select Basic Interest Only Variable	2.79%	2.81%	2.79%	2.81%	2.79%	2.81%	3.09%	3.11%	N/A	N/A

Aussie Select Fixed Loan Type	1 Year		2 Year		3 Year		4 Year		5 Year	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Select Basic Fixed up to 60% LVR	3.39%	2.54%	2.44%	2.46%	2.54%	2.48%	3.09%	2.67%	3.54%	2.89%
Aussie Select Basic Fixed 60.01% to 70% LVR	3.39%	2.59%	2.44%	2.50%	2.54%	2.52%	3.09%	2.70%	3.54%	2.92%
Aussie Select Basic Fixed 70.01% to 80% LVR	3.39%	2.59%	2.44%	2.50%	2.54%	2.52%	3.09%	2.70%	3.54%	2.92%
Aussie Select Basic Fixed 80.01% to 90% LVR	3.39%	3.04%	2.64%	2.95%	2.64%	2.92%	3.39%	3.14%	3.39%	3.16%
Aussie Select Basic Interest Only Fixed up to 60% LVR	3.54%	2.55%	2.69%	2.50%	2.69%	2.52%	3.59%	2.83%	3.59%	2.91%
Aussie Select Basic Interest Only Fixed 60.01% to 70% LVR	3.54%	2.60%	2.69%	2.56%	2.69%	2.65%	3.59%	2.86%	3.59%	2.94%
Aussie Select Basic Interest Only Fixed 70.01% to 80% LVR	3.54%	2.60%	2.69%	2.56%	2.69%	2.65%	3.59%	2.86%	3.59%	2.94%
Aussie Select Basic Interest Only Fixed 80.01% to 90% LVR	3.54%	3.05%	2.69%	2.95%	2.69%	2.93%	3.59%	3.20%	3.59%	3.24%

At the end of the fixed rate term an Aussie Select Basic Fixed rate loan will revert to the Aussie Select Basic Variable Rate at the margin to the reference rate that applied at the time the loan settled for that loan value and LVR.

Owner Occupied Variable Rate Reference Rates

Aussie Select	Basic Variable rate	4.96%
	Basic Interest Only Variable rate	5.31%

Investment Variable Rate Reference Rates

Aussie Select	Investment Basic Variable rate	5.53%
	Investment Basic Interest Only Variable rate	5.78%

† All Comparison Rates are calculated on the basis of secured credit of \$150,000 over a 25 year term. 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.

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Interest rates for existing Aussie Select Home Loans (not for sale)



All information and interest rates are current as at **30 November 2020** and are subject to change at any time.

Aussie Select Standard and Aussie Select Line of Credit products were removed from sale and no longer available for new business effective 30 November 2020.

Owner-Occupier Loans

Aussie Select Variable Loan Type	LVR <= 60%		LVR 60.01% to 70%		LVR 70.01% to 80%		LVR 80.01% to 90%		LVR > 90%	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Select Standard Variable	2.55%	2.76%	2.55%	2.76%	2.55%	2.76%	3.14%	3.34%	3.44%	3.64%
Aussie Select Standard Interest Only Variable	3.34%	3.54%	3.34%	3.54%	3.34%	3.54%	N/A	N/A	N/A	N/A
Aussie Select Line of Credit	3.59%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Aussie Select Fixed Loan Type	1 Year		2 Year		3 Year		4 Year		5 Year	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Select Standard Fixed	2.19%	3.53%	2.14%	3.41%	2.14%	3.31%	1.99%	3.17%	1.99%	3.08%
Aussie Select Standard Interest Only Fixed	3.49%	3.55%	3.49%	3.57%	3.49%	3.58%	3.59%	3.62%	3.59%	3.64%

At the end of the fixed rate term an Aussie Select Standard Fixed rate loan will revert to the Aussie Select Standard Variable Rate at the margin to the reference rate that applied at the time the loan settled for that loan value and LVR.

Investment Loans

Aussie Select Variable Loan Type	LVR <= 60%		LVR 60.01% to 70%		LVR 70.01% to 80%		LVR 80.01% to 90%		LVR > 90%	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Select Standard Variable	2.99%	3.20%	2.99%	3.20%	2.99%	3.20%	3.44%	3.64%	N/A	N/A
Aussie Select Standard Interest Only Variable	3.49%	3.69%	3.49%	3.69%	3.59%	3.79%	3.84%	4.03%	N/A	N/A
Aussie Select Line of Credit	3.99%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Aussie Select Fixed Loan Type	1 Year		2 Year		3 Year		4 Year		5 Year	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Select Standard Fixed	3.39%	3.64%	2.79%	3.53%	2.79%	3.48%	3.54%	3.67%	3.54%	3.68%
Aussie Select Standard Interest Only Fixed	3.54%	4.01%	2.84%	3.86%	2.84%	3.78%	3.74%	4.00%	3.74%	3.99%

At the end of the fixed rate term an Aussie Select Standard Fixed rate loan will revert to the Aussie Select Standard Variable Rate at the margin to the reference rate that applied at the time the loan settled for that loan value and LVR.

Owner Occupied Variable Rate Reference Rates

Aussie Select	Standard Variable rate	4.96%
	Standard Interest Only Variable rate, Line of Credit	5.31%

Investment Variable Rate Reference Rates

Aussie Select	Investment Standard Variable rate	5.53%
	Investment Standard Interest Only Variable rate, Investment Line of Credit	5.78%

† All Comparison Rates are calculated on the basis of secured credit of \$150,000 over a 25 year term. 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.

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Interest rates for Aussie Activate Home Loans open to new applications

All information and interest rates are current as at 23 August 2021 and are subject to change at any time.



Aussie Activate Prime

Full Doc	Standard Rate		PLUS Rate	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Activate Full Doc Up to 55% LVR	2.28%	2.31%	2.59%	2.62%
Aussie Activate Full Doc >55% up to 65% LVR	2.43%	2.46%	2.59%	2.62%
Aussie Activate Full Doc >65% up to 70% LVR	2.43%	2.46%	2.59%	2.62%
Aussie Activate Full Doc >70% up to 75% LVR	2.43%	2.46%	2.98%	3.01%
Aussie Activate Full Doc >75% up to 80% LVR	2.59%	2.62%	2.98%	3.01%
Aussie Activate Full Doc >80% up to 85% LVR	2.89%	2.92%	2.98%	3.01%
Aussie Activate Full Doc >85% up to 90% LVR	2.89%	2.92%	2.98%	3.01%
Aussie Activate Full Doc >90% up to 95% LVR	2.89%	2.92%	4.99%	5.02%

Alt Doc	Standard Rate		PLUS Rate	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Activate Prime Alt Doc Up to 55% LVR	2.89%	2.92%	3.49%	3.52%
Aussie Activate Prime Alt Doc >55% up to 65% LVR	3.15%	3.18%	3.75%	3.78%
Aussie Activate Prime Alt Doc >65% up to 70% LVR	3.45%	3.48%	3.99%	4.02%
Aussie Activate Prime Alt Doc >70% up to 75% LVR	3.59%	3.62%	4.09%	4.12%
Aussie Activate Prime Alt Doc >75% up to 80% LVR	3.89%	3.92%	4.19%	4.22%

Prime Construction	Full Doc Rate		Full Doc PLUS Rate	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Activate Prime Construction up to 55% LVR	3.61%	3.82%	4.31%	4.52%
Aussie Activate Prime Construction >55% up to 65% LVR	3.87%	4.08%	4.57%	4.78%
Aussie Activate Prime Construction >65% up to 70% LVR	3.91%	4.12%	4.61%	4.82%
Aussie Activate Prime Construction >70% up to 75% LVR	3.96%	4.17%	4.66%	4.87%
Aussie Activate Prime Construction >75% up to 80% LVR	4.36%	4.57%	N/A	N/A
Aussie Activate Prime Construction >80% up to 85% LVR	4.46%	4.67%	N/A	N/A
Aussie Activate Prime Construction >85% up to 90% LVR	4.66%	4.87%	N/A	N/A
Aussie Activate Prime Construction >90% up to 95% LVR	4.86%	5.07%	N/A	N/A

Aussie Activate Near-Prime

Full Doc	Standard Rate		PLUS Rate	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Activate Near-Prime Full Doc up to 55% LVR	3.19%	3.39%	3.49%	3.68%
Aussie Activate Near-Prime Full Doc >55% up to 65% LVR	3.35%	3.54%	3.65%	3.84%
Aussie Activate Near-Prime Full Doc >65% up to 70% LVR	3.35%	3.54%	3.65%	3.84%
Aussie Activate Near-Prime Full Doc >70% up to 75% LVR	3.49%	3.68%	3.79%	3.98%
Aussie Activate Near-Prime Full Doc >75% up to 80% LVR	3.49%	3.68%	3.79%	3.98%
Aussie Activate Near-Prime Full Doc >80% up to 85% LVR	4.69%	4.87%	4.99%	5.17%
Aussie Activate Near-Prime Full Doc >85% up to 90% LVR	6.49%	6.65%	6.59%	6.75%
Aussie Activate Near-Prime Full Doc >90% up to 95% LVR	6.99%	7.15%	7.15%	7.31%

Alt Doc	Standard Rate		PLUS Rate	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Activate Near-Prime Alt Doc up to 55% LVR	3.69%	3.88%	4.29%	4.47%
Aussie Activate Near-Prime Alt Doc >55% up to 65% LVR	3.89%	4.08%	4.29%	4.47%
Aussie Activate Near-Prime Alt Doc >65% up to 70% LVR	3.89%	4.08%	4.29%	4.47%
Aussie Activate Near-Prime Alt Doc >70% up to 75% LVR	3.99%	4.18%	5.19%	5.36%
Aussie Activate Near-Prime Alt Doc >75% up to 80% LVR	4.29%	4.47%	5.24%	5.41%
Aussie Activate Near-Prime Alt Doc >80% up to 85% LVR	5.69%	5.86%	6.19%	6.36%

Near Prime Construction	Full Doc		Alt Doc	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Activate Near-Prime Construction up to 55% LVR	5.12%	5.43%	5.52%	5.83%
Aussie Activate Near-Prime Construction >55% up to 65% LVR	5.12%	5.43%	5.52%	5.83%
Aussie Activate Near-Prime Construction >65% up to 70% LVR	5.32%	5.63%	5.67%	5.98%
Aussie Activate Near-Prime Construction >70% up to 75% LVR	5.52%	5.83%	5.98%	6.29%
Aussie Activate Near-Prime Construction >75% up to 80% LVR	5.67%	5.98%	5.98%	6.29%
Aussie Activate Near-Prime Construction >80% up to 85% LVR	6.33%	6.64%	6.98%	7.29%
Aussie Activate Near-Prime Construction >85% up to 90% LVR	6.69%	6.99%	N/A	N/A
Aussie Activate Near-Prime Construction >90% up to 95% LVR	7.62%	7.93%	N/A	N/A

Aussie Activate Specialist

Full Doc	Standard Rate		PLUS Rate	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Activate Specialist Full Doc up to 55% LVR	4.29%	4.47%	4.99%	5.17%
Aussie Activate Specialist Full Doc >55% up to 65% LVR	4.39%	4.57%	5.29%	5.46%
Aussie Activate Specialist Full Doc >65% up to 70% LVR	4.49%	4.67%	5.49%	5.66%
Aussie Activate Specialist Full Doc >70% up to 75% LVR	4.99%	5.17%	5.99%	6.16%
Aussie Activate Specialist Full Doc >75% up to 80% LVR	5.29%	5.46%	6.19%	6.36%
Aussie Activate Specialist Full Doc >80% up to 85% LVR	5.99%	6.16%	N/A	N/A
Aussie Activate Specialist Full Doc >85% up to 90% LVR	6.99%	7.15%	N/A	N/A
Aussie Activate Specialist Full Doc >90% up to 95% LVR	7.49%	7.65%	N/A	N/A

Alt Doc	Standard Rate		PLUS Rate	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
Aussie Activate Specialist Alt Doc up to 55% LVR	4.75%	4.93%	5.49%	5.66%
Aussie Activate Specialist Alt Doc >55% up to 65% LVR	4.89%	5.07%	5.49%	5.66%
Aussie Activate Specialist Alt Doc >65% up to 70% LVR	5.59%	5.76%	6.89%	7.05%
Aussie Activate Specialist Alt Doc >70% up to 75% LVR	5.99%	6.16%	7.19%	7.35%
Aussie Activate Specialist Alt Doc >75% up to 80% LVR	6.54%	6.70%	N/A	N/A
Aussie Activate Specialist Alt Doc >80% up to 85% LVR	6.89%	7.05%	N/A	N/A

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Interest rates for Aussie Elevate Home Loans open to new applications

All information and interest rates are current as at 23 November 2021 and are subject to change at any time.



Owner-Occupier Loans

Aussie Elevate Variable Principal & Interest Loan Type (P&I)	LVR <= 80%		LVR 80.01% - 90%	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
100% Offset Loan	1.99%	2.17%	3.04%	3.21%
Elevate Loan	1.99%	2.03%	3.04%	3.08%

Aussie Elevate Variable Interest Only Loan Type (IO)	LVR <= 80%		LVR > 80%	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
100% Offset Loan	2.99%	2.95%	N/A	N/A
Elevate Loan	2.99%	2.83%	N/A	N/A

Aussie Elevate Fixed Loan Type	1 Year		2 Year		3 Year		4 Year		5 Year	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
100% Offset Loan Principal & Interest	1.89%	2.78%	2.24%	2.78%	2.59%	2.83%	2.94%	2.93%	3.14%	3.03%
100% Offset Loan Interest Only*	3.24%	2.89%	3.49%	2.98%	3.54%	3.05%	3.64%	3.13%	3.94%	3.31%
Elevate Loan Principal & Interest	1.89%	2.65%	2.24%	2.65%	2.59%	2.70%	2.94%	2.80%	3.14%	2.90%
Elevate Loan Interest Only*	3.24%	2.77%	3.49%	2.85%	3.54%	2.93%	3.64%	3.02%	3.94%	3.19%

* Interest Only available up to 5 years, with max LVR 80%

Investment Loans

Aussie Elevate Variable Principal & Interest Loan Type (P&I)	LVR <= 80%		LVR 80.01% - 90%	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
100% Offset Loan	2.33%	2.50%	3.30%	3.46%
Elevate Loan	2.33%	2.37%	3.30%	3.34%

Aussie Elevate Variable Interest Only Loan Type (IO)	LVR <= 80%		LVR > 80%	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
100% Offset Loan	2.73%	3.03%	N/A	N/A
Elevate Loan	2.73%	2.92%	N/A	N/A

Aussie Elevate Fixed Loan Type	1 Year		2 Year		3 Year		4 Year		5 Year	
	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †	Interest Rate	Comparison Rate †
100% Offset Loan Principal & Interest	2.34%	3.09%	2.50%	3.07%	2.70%	3.08%	3.04%	3.17%	3.24%	3.25%
100% Offset Loan Interest Only*	3.14%	3.16%	2.94%	3.13%	3.19%	3.19%	3.29%	3.23%	3.29%	3.25%
Elevate Loan Principal & Interest	2.34%	2.96%	2.50%	2.94%	2.70%	2.95%	3.04%	3.04%	3.24%	3.12%
Elevate Loan Interest Only*	3.14%	3.03%	2.94%	3.01%	3.19%	3.07%	3.29%	3.11%	3.29%	3.13%

*Interest Only available up to 5 years, with max LVR 80%

† All Comparison Rates are calculated on the basis of secured credit of \$150,000 over a 25 year term. 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.

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