

HOME LOAN INTEREST RATES INVESTMENT



NEW LOANS

Interest Rates applicable to new loans approved from 20th July 2022

		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.	Comparison Rate p.a.~	
LVR		<=75%			>75% <=90%			<=75%		>75% <=90%	
BASIC HOME LOAN											
Basic Variable	\$50,000	3.41%	3.43%	3.61%	3.63%	3.81%	3.83%	4.01%	4.03%		
HOME LOAN PLUS with FREEDOM PACKAGE* ☉											
Package Variable											
Package Discount Variable	\$100,000	3.51%	3.91%	3.81%	4.20%	3.81%	4.20%	4.11%	4.49%		
Package Fixed											
1 year Fixed		4.39%	5.89%	4.59%	5.91%	4.59%	5.91%	4.79%	5.93%		
2 year Fixed		4.89%	5.87%	4.99%	5.88%	5.09%	5.90%	5.19%	5.92%		
3 year Fixed	\$100,000	5.49%	5.97%	5.69%	6.02%	5.69%	6.02%	5.89%	6.08%		
4 year Fixed		5.99%	6.13%	5.99%	6.13%	6.29%	6.24%	6.29%	6.24%		
5 year Fixed		5.99%	6.15%	5.99%	6.15%	6.29%	6.29%	6.29%	6.29%		
Package Revert Variable											
Package Revert Variable	\$100,000	5.66%	6.01%	5.66%	6.01%	5.66%	6.01%	5.66%	6.01%		
LVR											
<=90%											
LINE OF CREDIT with FREEDOM PACKAGE*											
Package Discount Variable*	\$100,000				N/A			6.66%	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. These interest rates are not available for loans to overseas residents, please refer to 'Home Loan Interest Rates: Investment Non-Resident Loans' schedule. Loans to overseas residents are only available directly through Auswide Bank Specialist Bankers. Please refer to the 'Freedom Package Schedule of Benefits' and 'Freedom Package Terms & Conditions' for details on the Freedom Package. Package Fixed Rates revert to the applicable Package Revert Variable interest rate upon expiry of the fixed term - 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.