

# HOME LOAN INTEREST RATES

## OWNER OCCUPIED

### NEW LOANS



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

Minimum Loan Amount		Principal & Interest (P&I)						Interest Only (I/O)	
		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>		<=75%		>75% <=90% Includes HGS ^ upto 95%		>90% <=95%		<=80%	
<b>BASIC HOME LOAN</b>									
Basic Variable	\$50,000	3.21%	3.23%	3.51%	3.53%	N/A		N/A	
<b>HOME LOAN PLUS with FREEDOM PACKAGE*</b>									
<b>Package Variable</b>									
Package Discount Variable	\$100,000	3.31%	3.71%	3.61%	4.01%	5.26%	5.62%	5.53%	5.88%
<b>Package Fixed</b>									
1 year Fixed	\$100,000	4.19%	5.30%	4.59%	5.33%	5.29%	5.62%	5.29%	5.40%
2 year Fixed		4.79%	5.33%	4.99%	5.37%	5.59%	5.68%	5.59%	5.48%
3 year Fixed		5.29%	5.45%	5.49%	5.51%	5.69%	5.74%	5.79%	5.59%
4 year Fixed		5.59%	5.58%	5.59%	5.58%	5.69%	5.77%	5.79%	5.65%
5 year Fixed		5.69%	5.66%	5.69%	5.66%	5.79%	5.85%	5.89%	5.75%
<b>Package Revert Variable</b>									
Package Revert Variable	\$100,000	5.01%	5.37%	5.01%	5.37%	5.26%	5.62%	5.01%	5.37%
<b>HOME LOAN PLUS</b>									
Standard Variable (Bridging) ◊	\$10,000	N/A		N/A		N/A		6.26%	6.41%
<b>LINE OF CREDIT with FREEDOM PACKAGE*</b>									
Package Discount Variable	\$100,000	N/A		N/A		N/A		6.14%	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. 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 upon expiry of the fixed term - unless refixed. Construction loans with an interest only period during construction will be treated as P & I loans. ◊ Rates eligible for Bridging Loans only. ^ Rates eligible for Home Guarantee Scheme(HGS) applications upto 95% LVR. Auswide Bank is a panel lender for the HGS. 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.