

Home Loan Interest Rates

Owner Occupied Home Loans — Effective 12 February 2025



Variable Special Package Offer interest rates for Owner Occupied Home Loans	Principal and interest		Interest only	
	Interest rate	Comparison rate	Interest rate	Comparison rate
Package Variable ≤60% LVR ¹	6.04% pa	6.41% pa		
Package Variable ≤80% LVR ^{1,2}	6.09% pa	6.46% pa		

Owner Occupied Home Loan interest rates	Principal and interest ≤97% LVR ³		Interest only ≤80% LVR ⁴	
	Interest rate	Comparison rate	Interest rate	Comparison rate
Variable Rate Home Loans				
Package Variable ⁵	6.44% pa	6.81% pa	7.24% pa	7.13% pa
Low Deposit Package Variable ¹	6.99% pa	7.35% pa		
Discounted Variable ²	7.04% pa	7.07% pa	7.84% pa	7.42% pa
Standard Variable ²	7.24% pa	7.29% pa	9.39% pa	8.37% pa
Fixed Home Loan Package^{1,2}				
1 year fixed	5.94% pa	6.75% pa	6.74% pa	6.83% pa
2 year fixed	5.74% pa	6.67% pa	6.54% pa	6.81% pa
3 year fixed	5.69% pa	6.59% pa	6.49% pa	6.80% pa
Fixed Rate Home Loans²				
1 year fixed	6.74% pa	7.24% pa	7.54% pa	7.32% pa
2 year fixed	6.54% pa	7.15% pa	7.34% pa	7.31% pa
3 year fixed	6.49% pa	7.07% pa	7.29% pa	7.30% pa

Conditions, fees and lending criteria apply and are available on request. Interest rates are subject to change without notice. Comparison rates are based on a \$150,000 secured loan for 25 years. **WARNING:** These comparison rates are 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.

1. Available for minimum new borrowings of \$150,000 or more. Annual Package fee of \$395 applies.

2. Available for Family Home Guarantee (FHG), First Home Guarantee (FHBG) and Regional First Home Buyer Guarantee (RFHBG) participants who meet the scheme eligibility requirements of Housing Australia Scheme Loans. Interest Only only available for construction, after your construction period your loan will revert to principal and interest.

3. 97% or less loan to value ratio is available, including capitalised LMI.

4. Interest only repayments are only available where the loan to value ratio is 80% or less.

5. Available to existing members only where they hold a minimum aggregate package home loan borrowings of \$150,000 or more. Annual Package fee of \$395 applies.

Home Loan Interest Rates

XL Owner Occupied Home Loans — Effective 12 February 2025



Variable Special Package Offer interest rates for Owner Occupied Home Loans	Principal and interest		Interest only ⁶	
	Interest rate	Comparison rate	Interest rate	Comparison rate
XL Package Variable ≤60% LVR	6.04% pa	6.41% pa	6.04% pa	6.40% pa
XL Package Variable ≤80% LVR	6.09% pa	6.46% pa	6.09% pa	6.45% pa

Owner Occupied Home Loan interest rates	Principal and interest ≤97% LVR ⁷		Interest only ⁶	
	Interest rate	Comparison rate	Interest rate	Comparison rate
Variable Rate Home Loans				
XL Low Deposit Package Variable ⁷	6.99% pa	7.35% pa	6.99% pa	7.34% pa
Fixed Home Loan Package				
XL 1 year fixed	6.99% pa	7.48% pa		
XL 2 year fixed	6.79% pa	7.42% pa		
XL 3 year fixed	6.74% pa	7.38% pa		
Fixed Home Loan Package	Principal and interest ≤80% LVR			
XL 1 year fixed	5.94% pa	7.37% pa		
XL 2 year fixed	5.74% pa	7.21% pa		
XL 3 year fixed	5.69% pa	7.08% pa		

Conditions, fees and lending criteria apply and are available on request. Interest rates are subject to change without notice. Comparison rates are based on a \$150,000 secured loan for 25 years. WARNING: These comparison rates are 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.

XL Home Loan Package products are available for terms of 31 to 40 years, for first home buyers residing in South Australia only. Eligibility is subject to lending criteria and a product suitability assessment being completed as part of the application process. A loan paid over a longer term will incur more interest and members should consider this when taking out this product.

Available for minimum new borrowings of \$150,000 or more. Annual Package fee of \$395 applies.

6. Interest only repayments for the XL Package Home Loan are available for construction purposes, during the construction period only. Fixed home loans cannot be used for construction purposes.

7. 97% or less loan to value ratio is available, including capitalised LMI.

Home Loan Interest Rates

Investment Home Loans — Effective 12 February 2025



Variable Special Package Offer interest rates for Investment Home Loans	Principal and interest		Interest only	
	Interest rate	Comparison rate	Interest rate	Comparison rate
Package Variable ≤60% LVR ⁸	6.22% pa	6.59% pa	6.52% pa	6.95% pa
Package Variable ≤80% LVR ⁸	6.29% pa	6.66% pa	6.59% pa	6.98% pa

Investment Home Loan interest rates	Principal and interest ≤97% LVR ⁹		Interest only ≤80% LVR ¹⁰	
	Interest rate	Comparison rate	Interest rate	Comparison rate
Variable Rate Home Loans				
Package Variable ⁸	6.69% pa	7.05% pa	6.99% pa	7.16% pa
Discounted variable	7.29% pa	7.32% pa	7.59% pa	7.45% pa
Standard variable	7.49% pa	7.54% pa	7.79% pa	7.67% pa
Fixed Home Loan Package⁸				
1 year fixed	6.19% pa	7.00% pa	6.49% pa	7.03% pa
2 year fixed	5.99% pa	6.91% pa	6.29% pa	6.96% pa
3 year fixed	5.94% pa	6.84% pa	6.24% pa	6.91% pa
Fixed Rate Home Loans				
1 year fixed	6.99% pa	7.49% pa	7.29% pa	7.52% pa
2 year fixed	6.79% pa	7.39% pa	7.09% pa	7.46% pa
3 year fixed	6.74% pa	7.32% pa	7.04% pa	7.41% pa


Conditions, fees and lending criteria apply and are available on request. Interest rates are subject to change without notice. Comparison rates are based on a \$150,000 secured loan for 25 years. WARNING: These comparison rates are 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.

8. Available for minimum borrowings of \$150,000 or more. Annual Package fee of \$395 applies.

9. 97% or less loan to value ratio is available, including capitalised LMI.


10. Interest only repayments are only available where the loan to value ratio is 80% or less.

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