

# Interest rates | Lending

## Solutions Plus Home Loan – Owner Occupied

1 April 2020

All interest rates quoted are for Principal and Interest repayments. Please contact us in relation to interest rates for Interest Only repayments.

For existing borrowers, if you have access to Internet Banking, log into the secure site to check your applicable interest rate or contact us for more information.

### Solutions Plus Home Loan

All interest rates quoted below in this column are for new business only. The following interest rates based on LVR are only available for applications submitted from 16 December 2016 and for new owner occupier borrowings where a new to the Bank security property is applicable:

	Annual percentage rate	Comparison rate*
<b>\$150,000 - \$249,999</b>		
LVR <sup>^</sup> is 60% or less	3.04%	3.08%
LVR is above 60% and less than or equal to 80%	3.09%	3.13%
LVR is above 80% and less than or equal to 90%	4.28%	4.32%
LVR is above 90%	4.28%	4.32%
<b>\$250,000 - \$499,999</b>		
LVR is 60% or less	3.02%	3.06%
LVR is above 60% and less than or equal to 80%	3.07%	3.11%
LVR is above 80% and less than or equal to 90%	3.83%	3.87%
LVR is above 90%	4.24%	4.28%
<b>\$500,000 - \$749,999</b>		
LVR is 60% or less	3.00%	3.04%
LVR is above 60% and less than or equal to 80%	3.05%	3.09%
LVR is above 80% and less than or equal to 90%	3.78%	3.82%
LVR is above 90%	4.21%	4.25%
<b>\$750,000 and over</b>		
LVR is 60% or less	2.98%	3.02%
LVR is above 60% and less than or equal to 80%	3.03%	3.07%
LVR is above 80% and less than or equal to 90%	3.71%	3.75%
LVR is above 90%	4.14%	4.18%

### Solutions Plus Home Loan

The following interest rates are applicable for all other Solutions Plus Home Loans:

	Annual percentage rate	Comparison rate*
\$150,000 - \$249,999	4.28%	4.32%
\$250,000 - \$499,999	4.24%	4.28%
\$500,000 - \$749,999	4.21%	4.25%
\$750,000 and over	4.14%	4.18%

\*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. The comparison rate quoted is based on \$150,000 for a term of 25 years. Rates apply to secured loans only.

Applications are subject to lending criteria. Rate quoted and all rates subject to change. Membership eligibility applies to join the bank.

<sup>^</sup>Loan to Value Ratio (LVR) is the ratio of money you borrow compared to the value of the property used as security, as determined by the Bank.