

Owner Occupier Home Loan Rates

Issue date 28 August 2024



ABN 85 051 868 556 AFSL & Australian Credit Licence No. 244248

Loan Options	Loan to Valuation Ratio (LVR)	liteBlue (variable rate)	myBlue (variable rate)	1 Year Fixed myBlue ¹	2 Year Fixed myBlue ¹	3 Year Fixed myBlue ¹	4 Year Fixed myBlue ¹	5 Year Fixed myBlue ¹	Line of Credit ²
Principal & Interest (P&I) Annual Percentage Rate	<=60%	6.14%	6.24%	5.99% Fixed	5.89% Fixed	5.84% Fixed	5.94% Fixed	6.04% Fixed	9.25%
P&I Comparison Rate ³		6.15%	6.24%	6.21%	6.17%	6.13%	6.13%	6.15%	N/A
Principal & Interest (P&I) Annual Percentage Rate	60.01 <=80%	6.24%	6.34%	6.04% Fixed	5.94% Fixed	5.89% Fixed	5.99% Fixed	6.09% Fixed	9.25%
P&I Comparison Rate ³		6.25%	6.34%	6.31%	6.26%	6.21%	6.21%	6.23%	N/A
Principal & Interest (P&I) Annual Percentage Rate	80.01 <=90%	6.49%	6.69%	6.14% Fixed	6.04% Fixed	5.99% Fixed	6.04% Fixed	6.14% Fixed	N/A
P&I Comparison Rate ³		6.50%	6.69%	6.63%	6.56%	6.49%	6.45%	6.45%	N/A
Principal & Interest (P&I) Annual Percentage Rate	90.01 <=95%	6.99%	7.14%	6.19% Fixed	6.09% Fixed	6.04% Fixed	6.09% Fixed	6.19% Fixed	N/A
P&I Comparison Rate ³		7.00%	7.14%	7.04%	6.93%	6.82%	6.75%	6.72%	N/A
Interest Only (IO) Annual Percentage Rate ⁴	<=60%	6.59%	6.74%	6.29% Fixed	6.19% Fixed	6.29% Fixed	6.39% Fixed	6.49% Fixed	9.25%
IO Comparison Rate ⁵		6.60%	6.74%	6.69%	6.63%	6.61%	6.61%	6.63%	N/A
Interest Only (IO) Annual Percentage Rate ⁴	60.01 <=80%	6.64%	6.80%	6.34% Fixed	6.24% Fixed	6.34% Fixed	6.44% Fixed	6.54% Fixed	9.25%
IO Comparison Rate ⁵		6.65%	6.80%	6.75%	6.69%	6.67%	6.67%	6.68%	N/A
Interest Only (IO) Annual Percentage Rate ⁴	80.01 <=90%	7.05%	7.19%	6.39% Fixed	6.29% Fixed	6.39% Fixed	6.54% Fixed	6.64% Fixed	N/A
IO Comparison Rate ⁵		7.06%	7.19%	7.10%	7.01%	6.96%	6.95%	6.94%	N/A
Interest Only (IO) Annual Percentage Rate ⁴	90.01 <=95%	7.29%	7.69%	6.44% Fixed	6.34% Fixed	6.44% Fixed	6.59% Fixed	6.69% Fixed	N/A
IO Comparison Rate ⁵		7.30%	7.69%	7.55%	7.41%	7.32%	7.28%	7.24%	N/A
Max. term		30 years	30 years	30 years					25 years
Additional repayment		✓	✓	Limitations may apply					✓
Online Redraw Facility		Yes - Free Unlimited	Yes - Free Unlimited	Yes - Free Unlimited					N/A
Manual Redraw Facility		Yes - \$30 per redraw	Yes - \$30 per redraw	Yes - \$30 per redraw					N/A
100% Offset Account		✗	✓	✓					N/A
Top up available		✓	✓	✓					✓
Split loan an option		✗	✓	✓					✓
Avail. for construction		✓	✓	✓					✗
Chq, Eftpos, Visa Debit & Counter access		✗	✗	✗					✓
Paper Statements Option		eStatement only	✓	✓					✓
Interest only		✓	✓	✓					✓
Rate Lock		N/A	N/A	\$750 or 0.15%, whichever is greater.					N/A
Application fee		\$199	\$0	\$0					\$600
Top up fee		\$300	\$300	N/A during fixed term					\$300
Switch fee		\$300	\$300	N/A during fixed term					\$0
Break cost fee		N/A	N/A	Applies					N/A

Where an increase to an existing home loan is sought to purchase a personal item (eg car/holiday/boat), the option of a personal loan also needs to be considered.

¹ All owner occupied fixed rate home loans revert to the myBlue owner occupied variable rate at the contracted LVR tier at the expiration of the fixed term.

² As the Line of Credit is interest only, and the borrower may not have reduced the principal by the end of the term, the borrower must consider how they will repay the principal balance at the end of the term. Repayment by sale of the owner-occupied property may not be suitable.

³ Comparison rate based on a secured loan of \$150,000 over 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

⁴ Maximum initial Interest Only loan term is 5 years. Interest only rates may differ during the construction period.

⁵ Comparison rates for myBlue & liteBlue loans are based on a 5 year interest only period, on a secured loan of \$150,000 over 25 years. Comparison rates are based on an interest only period equal to that of the fixed rate period; on a secured loan of \$150,000 over 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.