

Rate Change Notification

The Bank has announced a decrease to fixed rates **effective 26 April 2019**, applicable to **new business only**, across all brands.^

See below table for full details, please note only those products affected have been included:

Owner Occupier Home Loans				
Product	Previous Interest rate p.a	Change	Interest rate p.a ¹	Comparison rate p.a ^{**}
Fixed Rate Home Loan - 1 Years – P&I	3.87%	-0.22%	3.65%	5.07%
Fixed Rate Home Loan - 2 Years – P&I	3.88%	-0.23%	3.65%	4.93%
Fixed Rate Home Loan - 3 Years – P&I	3.88%	-0.23%	3.65%	4.81%

Investor Home Loans				
Product	Previous Interest rate p.a	Change	Interest rate p.a ¹	Comparison rate p.a ^{**}
Fixed Rate Home Loan - 1 Years – P&I	4.04%	-0.15%	3.89%	5.09%
Fixed Rate Home Loan - 2 Years – P&I	4.13%	-0.20%	3.93%	4.98%
Fixed Rate Home Loan - 3 Years – P&I	3.99%	-0.34%	3.65%	4.81%

Please note:

- Interest rates quoted and all rates subject to change at any time.
- Your clients can choose to apply to lock in the rate for 90 days with our **fixed rate lock² option**.

Deals already submitted to the Bank

- Applicants that have applied for any of the products listed in the above tables, and have been approved but not as yet funded, will receive the new applicable rate at settlement.
- Existing borrowers will remain on their current applicable interest rate.

Further Information

For all our latest news, please visit the TMBL Broker portal (<https://broker.tmbank.com.au>) or contact your Broker Development Manager on **1300 TMBank** or email broker@tmb.com.au.



Broker latest news

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TEACHERS MUTUAL
BANK LIMITED



Mark Middleton
Head of Third Party Distribution



Secure a great rate for peace of mind.

mozo EXPERTS CHOICE 2018 FIXED HOME LOAN

3.65% PA
3-year fixed interest rate¹

4.81% PA
3-year fixed comparison rate**

Owner occupiers only.
Principal & Interest only.

*Conditions apply

^Membership eligibility applies to join the Bank. Fees and charges and lending criteria apply. Consumer lending terms and conditions [available here or](#) from any of our offices. ****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. **1.** Interest rates effective **26 April 2019**. All rates quoted are for new business. Rates quoted and all rates subject to change. For all fixed rate home loans, at the end of the fixed rate period the interest rate reverts to the Flexi Choice loan variable annual percentage rate. Any advice provided here does not take into consideration your objectives, financial situation, or needs, which you should consider before acting on any recommendations. For further information call 13 12 21 or go to tmbank.com.au. **2.** The Fixed Rate Lock commences from the date of the application and is locked in for 90 days from the date of application. A Fixed Rate Lock fee of 0.15% of the total amount financed applies and is payable regardless of whether the interest rate at the time of settlement has increased or decreased. Experts Choice Award 2018: Mozo Pty Ltd. ABN 68 128 199 208. AFSL & Australian Credit Licence 328141 offers consumers a comprehensive product comparison service across the retail banking market. The Bank does not pay Mozo to be in awards selection nor do we receive any commission from Mozo for any award received.

