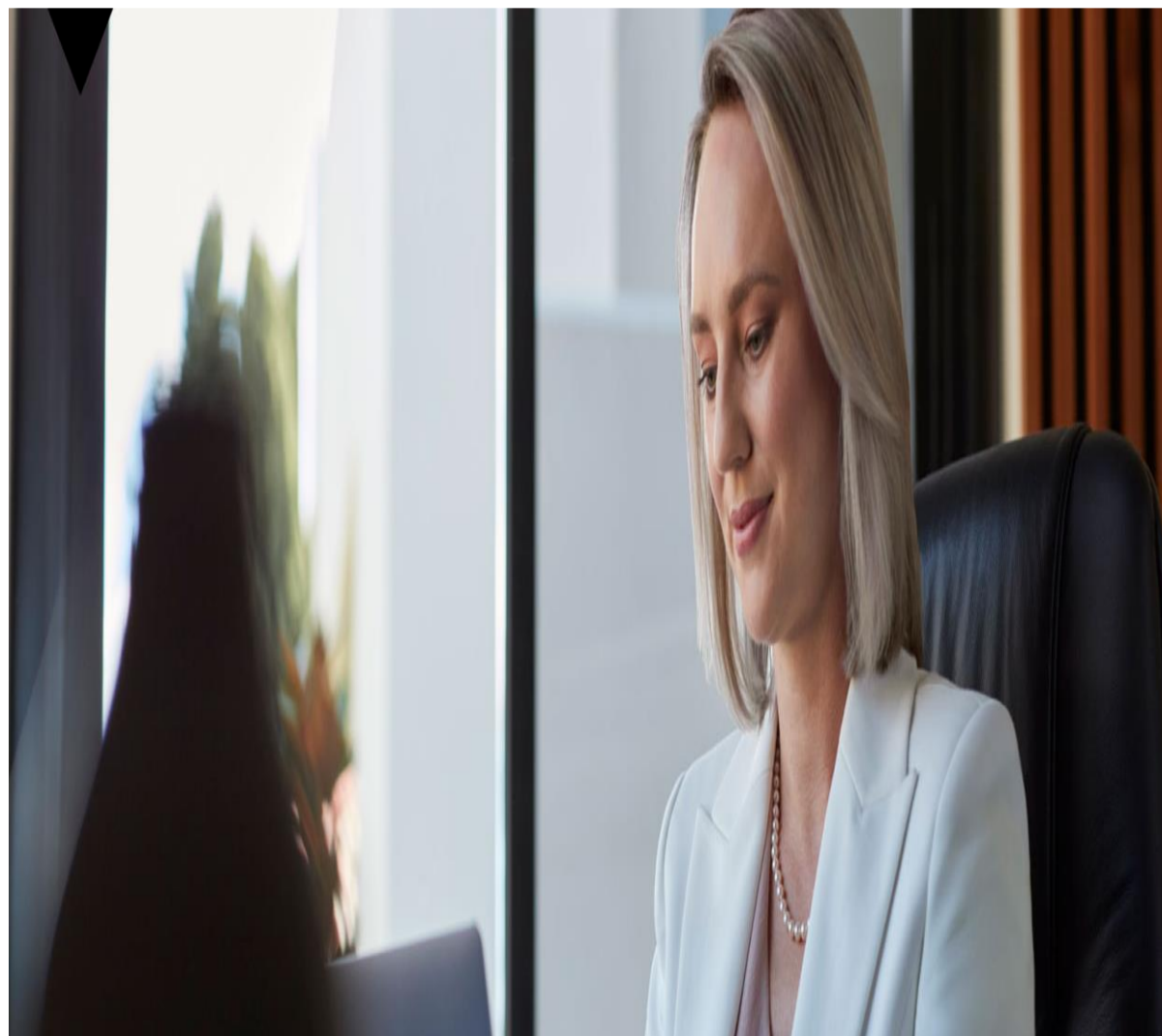


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Changes to our home loan variable interest rates

With you, every step of the way



Hi,

Following the RBA's cash rate decision last week, we're increasing our home loan variable reference rates by 0.50% p.a.

We've changed some of our rates for **new loans**, for example:

- 4.09% p.a. for owner occupier P&I at $\leq 60\%$ LVR
- 4.14% p.a. for owner occupier P&I at $\leq 70\%$ LVR
- 4.19% p.a. for owner occupier P&I at $\leq 80\%$ LVR
- 4.34% p.a. for investment P&I at $\leq 60\%$ LVR.

All changes are effective from **Friday 16 September 2022**.

For full details of our new rates, visit our rate card via the button below.

[View our rate card](#)

Inflight applications

Applications in progress need to be formally approved by close of business **Thursday 15 September 2022** for the current servicing position to be applied.

We encourage you to check the servicing position of your applications in progress and pre-approvals by inputting the new variable rates into the [serviceability calculator](#) to ensure the application will pass the serviceability requirement in the event it will not be formally approved by **Thursday 15 September 2022**.

From **Thursday 15 September 2022**, the new variable rates must be used in our servicing calculator to prove serviceability of the loan amount sought. This applies to applications in progress not yet approved and pre-approvals.

You can find our serviceability calculator on our [website](#) in the 'Useful resources' section, or visit the direct link [here](#).

Your clients can check their home loan details online

Did you know your clients can check their home loan interest rate and repayment details online?

We've outlined [the simple steps to follow](#) on our help centre. Feel free to share this link with your clients so they know how to access their information.

You can also view this information in the [Broker Portal](#).

Financial assistance

If any of your clients are concerned about their ability to meet their regular repayments, our team is here to help. It's important they get in touch with us as soon as possible so that we can better understand their specific circumstances and take them through the support options we have available. For more information on financial assistance, visit our website.

[Visit our financial assistance page](#)

Need help?

If you have any questions, please get in touch with [Melanie Houston](#) or [Emily Farrell](#).

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