

Important changes to our rates.



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# Rate alert



Hi,

At St.George, we're keeping you up to date with the latest changes to our interest rates, including:

- A decrease to our 2 year Fixed Residential Investment Loan interest rates.

## Rate changes

### Fixed rates are decreasing

Effective today, **23 September 2022**, we're decreasing our 2 year Fixed interest rates for Residential Investment Loans.

#### Residential Investment Standard Fixed Rate\*\* (Principal & Interest)

- 2 year Fixed Rate is decreasing by 0.15% p.a.

#### Residential Investment Standard Fixed Rate\*\* (Interest Only)

- 2 year Fixed Rate is decreasing by 0.15% p.a.

[See full rate change details](#)

All current St.George interest rates are on our [Home Loan interest rates page](#).

**You've got questions? We've got time to talk.**



Visit [stgeorge.com.au/brokers](https://stgeorge.com.au/brokers)



Call [1300 137 532](tel:1300137532)

Thanks,

**Your St.George team**



#### Things you should know

Credit criteria, fees and charges apply. Terms & conditions available at [stgeorge.com.au/brokers](https://stgeorge.com.au/brokers). Based on St.George Bank's credit criteria, residential lending is not available for Non-Australian resident borrowers.

**\*\* Fixed Rates & Rate Lock:** The Bank will apply the fixed rate that is available at the loan settlement date or the date the fixed rate period commences, unless the customer locks a fixed rate in on the loan using our Rate Lock feature. The Rate Lock fee is 0.15% of the loan amount or \$500, whichever is higher, capped at \$1,000 for loans up to \$2mil. For loans above \$2mil, the Rate Lock fee is 0.15% of the loan amount. At the end of the fixed rate period the interest rate will convert to the applicable variable interest rate unless a new fixed term is selected and then the fixed rate is determined two business days prior to the refix

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#### **St.George Bank Secure Security Reminder:**

St.George sent this message to Connective Lender Services Pty Ltd at [product@connective.com.au](mailto:product@connective.com.au), these details are shown in order to provide guidance on the true sender of this email.

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