

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:

- An increase to Fixed interest rates for Owner Occupier and Residential Investment Loans.

[See full rate change details](#)

Rate changes

Fixed rates are increasing

Effective today, **13 October 2022**, we're increasing Fixed interest rates for Owner Occupier and Residential Investment Loans.

We continue to offer customers competitive home loan interest rates across variable and fixed rate products. We continually review our home loan products in-line with changing business and market conditions.

In making these decisions, we consider multiple factors including the need to manage pricing changes in a sustainable way. These changes reflect the continued increase in funding costs.

Owner Occupier Loan Fixed Rate (Principal & Interest)**

- 1 year is increasing by 0.50% p.a.
- 2 year is increasing by 0.50% p.a.
- 3 year is increasing by 0.50% p.a.
- 4 year is increasing by 0.50% p.a.
- 5 year is increasing by 0.50% p.a.

Owner Occupier Loan Fixed Rate (Interest Only)**

- 1 year is increasing by 0.50% p.a.
- 2 year is increasing by 0.50% p.a.
- 3 year is increasing by 0.50% p.a.
- 4 year is increasing by 0.50% p.a.
- 5 year is increasing by 0.50% p.a.

Residential Investment Loan Fixed Rate (Principal & Interest)**

- 1 year is increasing by 0.50% p.a.
- 2 year is increasing by 0.50% p.a.
- 3 year is increasing by 0.50% p.a.
- 4 year is increasing by 0.50% p.a.
- 5 year is increasing by 0.50% p.a.

Residential Investment Loan Fixed Rate (Interest Only)**

- 1 year is increasing by 0.50% p.a.
- 2 year is increasing by 0.50% p.a.
- 3 year is increasing by 0.50% p.a.
- 4 year is increasing by 0.50% p.a.
- 5 year is increasing by 0.50% 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



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. 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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