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BROKER NEWS

INTEREST RATE UPDATE

ANZ increases fixed home loan rates

ANZ today announced it will increase selected fixed home loan interest rates in Australia.

FIXED RATE CHANGES

Effective **16 November 2022** we will make the following changes to our fixed rates for ANZ Fixed Home Loans and ANZ Fixed Residential Investment Loans.

OWNER OCCUPIED

Principal and Interest where $\leq 80\%$ LVR ¹			
ANZ Fixed Home Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	5.19% p.a.	0.30% p.a.	5.49% p.a.
2-year Fixed	5.49% p.a.	0.30% p.a.	5.79% p.a.
3-year Fixed	5.89% p.a.	0.30% p.a.	6.19% p.a.
4-year Fixed	5.99% p.a.	0.30% p.a.	6.29% p.a.
5-year Fixed	6.09% p.a.	0.30% p.a.	6.39% p.a.

Principal and Interest where $> 80\%$ LVR ¹			
ANZ Fixed Home Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	5.24% p.a.	0.30% p.a.	5.54% p.a.
2-year Fixed	5.54% p.a.	0.30% p.a.	5.84% p.a.
3-year Fixed	5.94% p.a.	0.30% p.a.	6.24% p.a.
4-year Fixed	6.04% p.a.	0.30% p.a.	6.34% p.a.
5-year Fixed	6.14% p.a.	0.30% p.a.	6.44% p.a.

Interest Only where ≤ 80% LVR ¹			
ANZ Fixed Home Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	5.79% p.a.	0.10% p.a.	5.89% p.a.
2-year Fixed	5.89% p.a.	0.30% p.a.	6.19% p.a.
3-year Fixed	6.29% p.a.	0.30% p.a.	6.59% p.a.
4-year Fixed	6.59% p.a.	0.10% p.a.	6.69% p.a.
5-year Fixed	6.79% p.a.	0.00% p.a.	6.79% p.a.

Interest Only where > 80% LVR ¹			
ANZ Fixed Home Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	5.84% p.a.	0.10% p.a.	5.94% p.a.
2-year Fixed	5.94% p.a.	0.30% p.a.	6.24% p.a.
3-year Fixed	6.34% p.a.	0.30% p.a.	6.64% p.a.
4-year Fixed	6.64% p.a.	0.10% p.a.	6.74% p.a.
5-year Fixed	6.84% p.a.	0.00% p.a.	6.84% p.a.

INVESTOR

Principal and Interest where ≤ 80% LVR ¹			
ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	5.39% p.a.	0.30% p.a.	5.69% p.a.
2-year Fixed	5.69% p.a.	0.30% p.a.	5.99% p.a.
3-year Fixed	6.09% p.a.	0.30% p.a.	6.39% p.a.
4-year Fixed	6.19% p.a.	0.30% p.a.	6.49% p.a.
5-year Fixed	6.29% p.a.	0.30% p.a.	6.59% p.a.

Principal and Interest where > 80% LVR ¹			
ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	5.44% p.a.	0.30% p.a.	5.74% p.a.
2-year Fixed	5.74% p.a.	0.30% p.a.	6.04% p.a.
3-year Fixed	6.14% p.a.	0.30% p.a.	6.44% p.a.
4-year Fixed	6.24% p.a.	0.30% p.a.	6.54% p.a.
5-year Fixed	6.34% p.a.	0.30% p.a.	6.64% p.a.

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ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	5.59% p.a.	0.20% p.a.	5.79% p.a.
2-year Fixed	5.79% p.a.	0.30% p.a.	6.09% p.a.
3-year Fixed	6.19% p.a.	0.30% p.a.	6.49% p.a.
4-year Fixed	6.39% p.a.	0.20% p.a.	6.59% p.a.
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3-year Fixed	6.24% p.a.	0.30% p.a.	6.54% p.a.
4-year Fixed	6.44% p.a.	0.20% p.a.	6.64% p.a.
5-year Fixed	6.54% p.a.	0.20% p.a.	6.74% p.a.

Interest in Advance where $\leq 80\%$ LVR ¹			
ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	5.39% p.a.	0.20% p.a.	5.59% p.a.
2-year Fixed	5.59% p.a.	0.30% p.a.	5.89% p.a.
3-year Fixed	5.99% p.a.	0.30% p.a.	6.29% p.a.
4-year Fixed	6.19% p.a.	0.20% p.a.	6.39% p.a.
5-year Fixed	6.29% p.a.	0.20% p.a.	6.49% p.a.

Interest in Advance where $> 80\%$ LVR ¹			
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3-year Fixed	6.04% p.a.	0.30% p.a.	6.34% p.a.
4-year Fixed	6.24% p.a.	0.20% p.a.	6.44% p.a.
5-year Fixed	6.34% p.a.	0.20% p.a.	6.54% p.a.

Important information

¹ Property value is ANZ's valuation of the security property and may be different to the price you pay for a property.

² The interest rate shown includes an interest rate discount from the index rate. For ANZ Fixed, this discount is 0.15% p.a. for loans with a LVR greater than 80% and 0.20% p.a. for loans with a LVR 80% or less.

Remember: Fixed Rate Home Loans aren't for everyone and the rate may change at any time prior to the loan being settled. You can ask ANZ about options for locking in a fixed rate before settlement on eligible loans. A fee of \$750 per \$1 million of lending (or part thereof) applies. Terms and Conditions available on application.

All rates in this notice are current as at 16 November 2022. ANZ regularly reviews its interest rates and may change them from time to time. For details of current rates, please refer to <https://www.anz.com.au/personal/home-loans/offers-and-rates/>


Terms and conditions, fees and charges, and eligibility criteria (e.g. ANZ credit approval criteria) apply to ANZ loans.

If customers have questions about interest rates and their repayments, they should visit an ANZ branch, visit anz.com or contact ANZ on 13 13 14.

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