

Important changes to our rates.



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Rate alert



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Hi,

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

- An increase to our variable home loan interest rates.

Rate changes

Following the Reserve Bank of Australia's decision to increase the official cash rate, St.George announced it will increase variable home loan interest rates by 0.25% per annum (p.a.).

The following interest rate changes will come into effect **15 November 2022** for new and existing home loan variable rate products:

Variable Loan Products	Current Rate (% p.a.)	Current Comparison Rate* (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Comparison Rate* (% p.a.)
Owner Occupier Home Loan (Principal & Interest)					
Owner Occupier Variable Home Loan	7.06	7.22	+0.25	7.31	7.47
Basic Home Loan	6.48	6.53	+0.25	6.73	6.78
Owner Occupier Home Loan (Interest Only)					
Owner Occupier Variable Home Loan	7.65	7.81	+0.25	7.90	8.06
Basic Home Loan	7.07	7.12	+0.25	7.32	7.37
Residential Investment Loan (Principal & Interest)					

Residential Investment Variable Loan	7.62	7.78	+0.25	7.87	8.03
Basic Investment Loan	7.04	7.09	+0.25	7.29	7.34
Residential Investment Loan (Interest Only)					
Residential Investment Variable Loan	7.91	8.07	+0.25	8.16	8.32
Basic Investment Loan	7.33	7.38	+0.25	7.58	7.63

Please note: the above rates **exclude** any Advantage Package or Basic loan discount, or any applicable LVR⁷ discount or margin.

Pipeline Policy

Pipeline policy rules apply for applications submitted via ApplyOnline prior to **15 November 2022, excluding** subsequent requests from the **15 November 2022** to increase the loan amount.

Pipeline policy will only apply to Approval in Principle applications submitted on or after **18 August 2022**. Approval in Principle applications submitted prior to **18 August 2022** will continue to be **ineligible** for pipeline policy rules.

All current St.George interest rates are on our [Home Loan interest rates page](#). Please note, these interest rate changes will be reflected on this page from the effective date.

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.

* The comparison rate is based on a loan of \$150,000 over a term of 25 years. **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.

⁷ **LVR** stands for the initial [loan to value ratio](#). LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the

initial LVR and won't change during the life of the loan as the LVR changes.

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