



Product and pricing update

Some changes you need to know about:



An update on rates

Following the Reserve Bank of Australia's (RBA) decision to increase the official cash rate by 0.25% to 3.60% on 7 March 2023, we've changed our interest rates.

New applications submitted from 17 March 2023:

- Variable home loan, commercial loan and construction loan interest rates will increase by 0.25% p.a.
- Updates to fixed home loan interest rates apply.

Applications that have not yet settled, effective 17 March 2023:

- Variable home loan, commercial loan and construction loan interest rates will increase by 0.25% p.a. The applicable variable interest rate on the date of settlement will apply.
- For fixed interest rates, unless a fixed rate lock has been approved, the applicable fixed interest rate on the date of settlement will apply.

Existing customers, effective 16 March 2023:

- Variable home loan, commercial loan and construction loan interest rates will increase by 0.29% p.a.
- We'll communicate the change to interest rate and repayments to customers.

Refer to the attached rate cards for all interest rates and fees, for new applications submitted from 17 March 2023.

Following our recent credit policy changes, please see our updated product guides attached, effective 15 March 2023.

As always, thank you for your ongoing support. If you have any questions, just reach out.

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Important Information

Information is correct as of 15 March 2023 and subject to change at any time. Applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and charges apply. Offers may be continued, withdrawn or changed at any time without notice.

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