



RATE ALERT

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Hi,

We're keeping you up to date with the latest changes to our interest rates, including:

- An increase to our fixed rates for Owner Occupier Home Loans.

[See full rate change details](#)

Rate changes.

Fixed rates are increasing.

Effective today, **3 March 2023**, we're increasing some of our fixed interest rates for new customers.

Westpac continues 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 Standard Fixed Rate^{^^} (Principal & Interest).

- 1 year is increasing by 0.20% p.a.
- 2 year is increasing by 0.20% p.a.
- 3 year is increasing by 0.20% p.a.
- 4 year is increasing by 0.20% p.a.
- 5 year is increasing by 0.20% p.a.

Owner Occupier Standard Fixed Rate^{^^} (Interest Only).


- 1 year is increasing by 0.20% p.a.
- 2 year is increasing by 0.20% p.a.
- 3 year is increasing by 0.20% p.a.
- 4 year is increasing by 0.20% p.a.
- 5 year is increasing by 0.20% p.a.

[See full rate change details](#)

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

We're here to help.

 westpac.com.au/brokers

 [1300 130 928](tel:1300130928)
(8:30am – 7:00pm AEST)



Things you should know

Conditions, credit criteria, fees and charges apply. Based on Westpac's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at westpac.com.au/brokers.

^^ Fixed rate home loan: Interest rate(s) displayed is for Australian Residents only. The Bank will apply the fixed rate that is available at the loan settlement date. At the end of the fixed rate period the interest rate will convert to the applicable variable home loan interest rate unless a new fixed rate term is selected and then the fixed rate is determined two business days prior to the refix. Fixed rates are also available to existing variable rate home loan customers looking to fix all or part of their loan.

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