

Important changes to our rates for new customers.



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Rate alert



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Hi,

At St.George, we are keeping you up to date on interest rate changes, including:

- An increase to our Basic Home Loan interest rates by decreasing the promotional discount for new customers.

Rate changes

Basic Home Loan 'life of loan' promotional rates are increasing

Effective today, **13 April 2023**, we're increasing the following interest rates by decreasing the 'life of loan' promotional discount by 0.10% p.a. for new customers.

- Basic Home Loan Owner Occupier (Principal & Interest repayments¹).
- Basic Home Loan Residential Investment (Principal & Interest repayments³).
- Basic Home Loan Residential Investment (Interest Only repayments⁴).

See table below for full details of these changes.

Basic Home Loan promotional rate changes

'Life of loan' promotional rate	Old Promotional Rate (% p.a.)	Change (% p.a.)	New Promotional Rate (% p.a.)	New Promotional Comparison Rate* (% p.a.)
Owner Occupier Principal & Interest ¹	5.34	+0.10	5.44	5.45
Residential Investment Principal & Interest ³	5.59	+0.10	5.69	5.70
Residential Investment Interest Only ⁴	5.94	+0.10	6.04	6.05

Please note: the above interest rates do not include any LVR⁷ discounts.

Important details on Basic Home Loan promotional Rates:

- Effective today, new home loan applications submitted from **13 April 2023** will receive the above new 'life of loan' promotional interest rate.
- For applications submitted before **13 April 2023**, the previous 'life of loan' promotional rate applicable at the date of submission will apply.
- Existing home loan customers will continue to receive the applicable introductory or promotional discounts applied at the start of their loan.

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



St.George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their elders, past, present and future.

Accessibility support: At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register here: <https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>

Visit [St.George Access and Inclusion](#) for further information on our accessible products and services for people with disability.

Things you should know:

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

¹ **Basic Home Loan Promotional Principal and Interest Rate:** This offer is only available for new Owner Occupier Basic Home Loan applications with Principal and Interest repayments received from 13/04/2023. Rate includes 2.04% p.a. discount for the life of the loan. Excludes internal refinances and switches within the Westpac Group, which includes Westpac, St.George, Bank of Melbourne, BankSA and RAMS. This offer may be withdrawn at any time. Interest rates subject to change.

³ **Residential Investment Basic Principal and Interest Promotional Rate:** This offer is only available for new Residential Investment Basic Home Loan applications with Principal and Interest repayments received from 13/04/2023. Rate includes 2.35% p.a. discount applied for the life of the loan. Excludes internal refinances and switches within the Westpac Group, which includes Westpac, St.George, Bank of Melbourne, BankSA and RAMS. This offer may be withdrawn at any time. Interest rates subject to change.

⁴ **Residential Investment Basic Interest Only Promotional Rate:** This offer is only available for new Residential Investment Basic Home Loan applications with Interest Only repayments received from 13/04/2023. Rate includes 2.29% p.a. discount applied for the life of the loan. This offer may be withdrawn at any time. Excludes internal refinances and switches within the Westpac Group, which includes Westpac, St.George, Bank of Melbourne, BankSA and RAMS. Interest rates subject to change.

* 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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