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Hi,

We'd like to announce that we're changing some of our owner occupier and investor fixed rates, effective **Friday 14 July 2023**.

Please refer to the below tables for updated rates:

Owner occupied	Old rate	Change	Interest rate
1 Year Fixed Rate <80% LVR	5.84%p.a.	+0.41%p.a.	<b>6.25%p.a.</b>
1 Year Fixed Rate >80% LVR	5.99%p.a.	+0.41%p.a.	<b>6.40%p.a.</b>
2 Year Fixed Rate <80% LVR	5.84%p.a.	+0.16%p.a.	<b>6.00%p.a.</b>
2 Year Fixed Rate >80% LVR	5.99%p.a.	+0.16%p.a.	<b>6.15%p.a.</b>
3 Year Fixed Rate <80% LVR	5.84%p.a.	+0.20%p.a.	<b>6.04%p.a.</b>
3 Year Fixed Rate >80% LVR	5.94%p.a.	+0.20%p.a.	<b>6.14%p.a.</b>
4 Year Fixed Rate <80% LVR	5.94%p.a.	+0.20%p.a.	<b>6.14%p.a.</b>
4 Year Fixed Rate >80% LVR	5.99%p.a.	+0.20%p.a.	<b>6.19%p.a.</b>
5 Year Fixed Rate <80% LVR	6.19%p.a.	+0.05%p.a.	<b>6.24%p.a.</b>
5 Year Fixed Rate >80% LVR	6.29%p.a.	+0.05%p.a.	<b>6.34%p.a.</b>

Investor	Old rate	Change	Interest rate
1 Year Fixed Rate <80% LVR	5.94%p.a.	+0.45%p.a.	<b>6.39%p.a.</b>
1 Year Fixed Rate >80% LVR	6.14%p.a.	+0.45%p.a.	<b>6.59%p.a.</b>
2 Year Fixed Rate <80% LVR	5.99%p.a.	+0.25%p.a.	<b>6.24%p.a.</b>
2 Year Fixed Rate >80% LVR	6.19%p.a.	+0.25%p.a.	<b>6.44%p.a.</b>
3 Year Fixed Rate <80% LVR	5.99%p.a.	+0.15%p.a.	<b>6.14%p.a.</b>
3 Year Fixed Rate >80% LVR	6.09%p.a.	+0.15%p.a.	<b>6.24%p.a.</b>
4 Year Fixed Rate <80% LVR	6.29%p.a.	+0.05%p.a.	<b>6.34%p.a.</b>
4 Year Fixed Rate >80% LVR	6.49%p.a.	+0.05%p.a.	<b>6.54%p.a.</b>

The home loan rate sheet will be updated on the [Broker Hub](#) on 14 July 2023.

## Rates and offers

Here's a handy home loan rate

& Basic Home Loan  
5.79% p.a.  
Variable Rate  
5.80% p.a.  
Comparison Rate

Owner occupier only. Up to 60% of the property value. Minimum loan amount \$20,000.

**p&n**  
bank

Should you require any further information please contact me.

Together, we are changing the way Brokers empower Australian borrowers.

Credit products issued by Police & Nurses Limited (P&N Bank) ABN 69 087 651 876 AFSL/Australian Credit Licence 240701. Lending criteria, terms & conditions, fees & charges apply. Rates subject to change. The Target Market Determination (TMD) for this product is available on request. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. For variable interest-only loans, comparison rates are based on an initial 3-year Interest Only period. During an Interest Only period, your Interest Only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

**WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.

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