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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 28 July 2023**.


Please refer to the below tables for updated rates:

Owner occupied	Old rate	Change	Interest rate
1 Year Fixed Rate <80% LVR	6.25%p.a.	+0.24%p.a.	6.49%p.a.
1 Year Fixed Rate >80% LVR	6.40%p.a.	+0.24%p.a.	6.64%p.a.
2 Year Fixed Rate <80% LVR	6.00%p.a.	+0.24%p.a.	6.24%p.a.
2 Year Fixed Rate >80% LVR	6.15%p.a.	+0.24%p.a.	6.39%p.a.
3 Year Fixed Rate <80% LVR	6.04%p.a.	+0.25%p.a.	6.29%p.a.
3 Year Fixed Rate >80% LVR	6.14%p.a.	+0.25%p.a.	6.39%p.a.
4 Year Fixed Rate <80% LVR	6.14%p.a.	+0.25%p.a.	6.39%p.a.
4 Year Fixed Rate >80% LVR	6.19%p.a.	+0.25%p.a.	6.44%p.a.
5 Year Fixed Rate <80% LVR	6.24%p.a.	+0.20%p.a.	6.44%p.a.
5 Year Fixed Rate >80% LVR	6.34%p.a.	+0.20%p.a.	6.54%p.a.

Investor	Old rate	Change	Interest rate
1 Year Fixed Rate <80% LVR	6.39%p.a.	+0.20%p.a.	6.59%p.a.
1 Year Fixed Rate >80% LVR	6.59%p.a.	+0.20%p.a.	6.79%p.a.
2 Year Fixed Rate <80% LVR	6.24%p.a.	+0.15%p.a.	6.39%p.a.
2 Year Fixed Rate >80% LVR	6.44%p.a.	+0.15%p.a.	6.59%p.a.
3 Year Fixed Rate <80% LVR	6.14%p.a.	+0.35%p.a.	6.49%p.a.
3 Year Fixed Rate >80% LVR	6.24%p.a.	+0.35%p.a.	6.59%p.a.
4 Year Fixed Rate <80% LVR	6.34%p.a.	+0.20%p.a.	6.54%p.a.
4 Year Fixed Rate >80% LVR	6.54%p.a.	+0.20%p.a.	6.74%p.a.
5 Year Fixed Rate <80% LVR	6.39%p.a.	+0.30%p.a.	6.69%p.a.
5 Year Fixed Rate >80% LVR	6.59%p.a.	+0.30%p.a.	6.89%p.a.

The home loan rate sheet will be updated on the [Broker Hub](#) on 28 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.



Should you require any further information please contact me.

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

**Aaron D'Vaz**  
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**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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