

Important changes to some of our fixed rates.

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# Rate alert.

Hi,

At BankSA, we're keeping you up to date with the latest changes to some of our fixed interest rates, including:

- An increase to our 1 and 2 year fixed rates for Owner Occupier and Residential Investment Loans.

## Rate changes.

### Some of our fixed rates are increasing.

Effective today **18 July 2023**, we're increasing our 1 and 2 year fixed interest rates.

#### Owner Occupier Standard Fixed Rate\*\* (Principal & Interest).

- 1 year is increasing by 0.30% p.a.
- 2 year is increasing by 0.40% p.a.

#### Owner Occupier Standard Fixed Rate\*\* (Interest Only).

- 1 year is increasing by 0.30% p.a.
- 2 year is increasing by 0.40% p.a.

#### Residential Investment Home Loan Fixed Rate\*\* (Principal & Interest).

- 1 year is increasing by 0.30% p.a.

- 2 year is increasing by 0.40% p.a.

### Residential Investment Home Loan Fixed Rate\*\* (Interest Only).

- 1 year is increasing by 0.30% p.a.
- 2 year is increasing by 0.40% p.a.

[See full rate change details](#)

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

### You've got questions? We've got time to talk.



[1300 137 532](tel:1300137532) (Monday to Friday 8am – 5pm)



[banksa.com.au/brokers](https://banksa.com.au/brokers)

Thank you for choosing BankSA.

**The BankSA team**

**BankSA 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.**

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**Things you should know:**

Conditions, credit criteria, fees and charges apply. Based on BankSA's credit criteria, residential lending is not available for non-Australian resident borrowers. More information available at [banksa.com.au/brokers](https://banksa.com.au/brokers).

**\*\* Fixed Rates & Rate Lock:** The Bank will apply the fixed rate that is available at the loan settlement date or the date the fixed rate period commences, unless the customer locks a fixed rate in on the loan using our Rate Lock feature. The Rate Lock fee is 0.15% of the loan amount or \$500, whichever is higher, capped at \$1,000 for loans up to \$2mil. For loans above \$2mil, the Rate Lock fee is 0.15% of the loan amount. At the end of the fixed rate period the interest rate will convert to the applicable variable interest rate unless a new fixed term is selected and then the fixed rate is determined two business days prior to the refix.

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