

## Important changes to our rates.



St.George will never send you a link directly to our sign in page, or request your personal or financial information. Always type [stgeorge.com.au](https://stgeorge.com.au) into your browser or use the St.George mobile banking app to securely sign in. More info visit [stgeorge.com.au/hoaxemails](https://stgeorge.com.au/hoaxemails) [View online](#)

# Rate alert



Hi,

At St.George, we're keeping you up to date with the latest changes to our interest rates, including:

- A decrease to our 2 year fixed rates for Residential Investment Loans.

## Rate changes

Fixed rates are decreasing

Effective today **13 September 2023**, we're decreasing our 2 year fixed interest rates for Residential Investment Loans.

See table below for full details of the changes.

Fixed Rate Product	Old Rate (%p.a.)	Change (%p.a.)	New Rate (% p.a.)	Comparison Rate* (% p.a.)	New Rate (% p.a.) Advantage Package <sup>6</sup> Rate	Comparison Rate* (% p.a.)
Residential Investment Loan** (Principal & Interest)						
2 Year	6.74	-0.20	6.54	8.70	6.39	7.84
Residential Investment Loan** (Interest Only)						
2 Year	6.84	-0.25	6.59	8.93	6.44	8.07

Please note: the above fixed home loan interest rates do not include any LVR<sup>7</sup> pricing adjustments.

## Important details on fixed rates

- Effective today, the above fixed interest rates are applicable to new fixed rate home loan and existing variable rate home loan customers looking to fix part, or all, of their loan.
- The above Advantage Package<sup>6</sup> fixed interest rates include the Advantage Package<sup>6</sup> discount. A \$395 Annual Package Fee applies. These interest rate changes also apply to our non-packaged rates.
- Customers need to consider their own financial situation and seek independent advice when considering the option to fix 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.



[stgeorge.com.au/brokers](https://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](#).

**\*\* 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.

<sup>^</sup> 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.

<sup>6</sup> **Advantage Package:** Conditions of Use apply and are available at [stgeorge.com.au](#). Annual package fee of \$395 applies. Not available to company and trust account holders. You must either hold or be approved for a St.George transaction account in order to qualify and continue to receive the benefits of the Advantage Package. Applications must also meet our approval guidelines on individual products to qualify for relevant package discounts.

<sup>7</sup> **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.

This communication is intended for the recipient only and is not for distribution to your customers or any member of the general public. The information contained in the email is current as at Wednesday 13 September 2023. For more information on any of the promotions, products or services mentioned in this email, please contact your local Business Development or Lending Manager. This email is to be used as general information only and should not be considered a comprehensive statement on any matter and should not be relied upon as such. This email has been prepared without taking into account any individual objectives, financial situation or needs.

**St.George Secure security advice:** St.George will never send you a link that directly opens our sign in page, or any links requesting your personal or financial information. Always type [stgeorge.com.au](#) into your browser or use the St.George mobile banking app to securely access your banking. For more information visit [stgeorge.com.au/hoaxemails](#). Before accessing emails or the Internet, always ensure your computer has up-to-date security software. Find tips to protect yourself and avoid scams and viruses at [stgeorge.com.au/security](#).

St.George sent this message to Connective Lender Services Pty Ltd at [product@connective.com.au](mailto:product@connective.com.au), these details are shown in order to provide guidance on the true sender of this email.

This is a service message sent by St.George for the purpose of communicating factual information relating to our products or services. An unsubscribe option is not available due to the nature of this message.

If any of the information related to (or provided by) the Westpac Group that you rely on is printed, downloaded or stored in any manner on your systems, files or otherwise, please ensure that you update your systems and files with the most up-to-date information provided by us and rely only on such updated information.

© St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. The Westpac Group, 275 Kent Street, Sydney, NSW 2000, AUSTRALIA

[Privacy](#)