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BROKER NEWS

INTEREST RATE UPDATE

ANZ SIMPLICITY PLUS SPECIAL OFFERS — INTEREST RATE DISCOUNT CHANGES

Effective 8 December 2023, ANZ will change the Special Offer Discount available on select ANZ Simplicity PLUS Home Loans and ANZ Simplicity PLUS Residential Investment loans.

The new Special Offer Discounts are only available to eligible customers who submit an application for new or additional ANZ lending of at least \$50,000 on or after 8 December 2023.

NEW INTEREST RATE DISCOUNT

ANZ Simplicity PLUS Home Loan (Owner Occupied) with principal and interest repayments				
% Property Value Borrowed	Old Discount	Change	New Discount	New effective rate from 8 December 2023 ¹
Borrowing ≤ 60% of the property value ²	-1.55% p.a.	+0.10% p.a.	-1.45% p.a.	6.54% p.a.
Borrowing ≤ 70% of the property value ²	-1.50% p.a.	+0.10% p.a.	-1.40% p.a.	6.59% p.a.
Borrowing ≤ 80% of the property value ²	-1.45% p.a.	+0.10% p.a.	-1.35% p.a.	6.64% p.a.
Borrowing ≤ 90% of the property value ²	-0.85% p.a.	+0.10% p.a.	-0.75% p.a.	7.24% p.a.
Borrowing > 90% of the property value ²	-0.45% p.a.	+0.10% p.a.	-0.35% p.a.	7.64% p.a.

ANZ Simplicity PLUS Residential Investment Loan with principal and interest repayments				
% Property Value Borrowed	Old Discount	Change	New Discount	New effective rate from 8 December 2023¹
Borrowing ≤ 60% of the property value²	-1.40% p.a.	+0.10% p.a.	-1.30% p.a.	6.69% p.a.
Borrowing ≤ 70% of the property value²	-1.35% p.a.	+0.10% p.a.	-1.25% p.a.	6.74% p.a.
Borrowing ≤ 80% of the property value²	-1.25% p.a.	+0.10% p.a.	-1.15% p.a.	6.84% p.a.
Borrowing ≤ 90% of the property value²	-0.45% p.a.	+0.10% p.a.	-0.35% p.a.	7.64% p.a.
Borrowing > 90% of the property value²	0.00% p.a.	0.00% p.a.	0.00% p.a.	7.99% p.a.

ANZ Simplicity PLUS Residential Investment Loan with interest only repayments				
% Property Value Borrowed	Old Discount	Change	New Discount	New effective rate from 8 December 2023¹
Borrowing ≤ 60% of the property value²	-1.04% p.a.	+0.10% p.a.	-0.94% p.a.	7.04% p.a.
Borrowing ≤ 70% of the property value²	-0.99% p.a.	+0.10% p.a.	-0.89% p.a.	7.09% p.a.
Borrowing ≤ 80% of the property value²	-0.89% p.a.	+0.10% p.a.	-0.79% p.a.	7.19% p.a.
Borrowing ≤ 90% of the property value²	-0.29% p.a.	+0.10% p.a.	-0.19% p.a.	7.79% p.a.
Borrowing > 90% of the property value²	0.00% p.a.	0.00% p.a.	0.00% p.a.	7.98% p.a.

Important information

¹ The rate shown is the applicable Simplicity PLUS index rate less the applicable special offer discount for applications submitted on and from 8 December 2023. Rates are subject to change. Eligibility criteria apply to special offer discounts, including \$50,000 or more in new or additional ANZ lending. Offers can be withdrawn or changed anytime.

² Property value is ANZ's valuation of the security property and may be different to the price you pay for a property.

ELIGIBILITY CRITERIA

- Customers must submit an application for an eligible ANZ Simplicity PLUS loan on or after 8 December 2023.

- The Special Offer Discount is available on eligible ANZ Simplicity PLUS loans with new or additional lending of \$50,000 or more.

The new Special Offer Discount will be automatically applied to eligible loans where the loan application has been submitted on or after 8 December 2023.

This Special Offer Discount may be withdrawn or changed by ANZ at any time.

FURTHER INFORMATION

- <https://www.anz.com.au/personal/home-loans/offers-and-rates/>

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