



## Changes to our fixed rate home loans - effective Wednesday 8<sup>th</sup> May 2024

We've made some changes to our **2 & 3 year fixed rate** home loans for **new** applications received from Wednesday 8<sup>th</sup> May 2024. These rates have increased by between 0.20 - 0.30%.

[View rates here](#)

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### Important details regarding rate lock

- Fixed rate lock requests must be submitted (and applicable fee paid) **at the time of the original loan application submission.**
- All requests must be received in writing and payment **received prior to any announcement of interest rate changes.**
- The fixed rate lock fee is \$395 or 0.15% of the loan amount, whichever is greater, and enables the applicants to lock the fixed interest rate at the date of application for a period of 90 days.
- The fixed rate lock fee will be refunded to the applicant in the event the loan does not proceed to settlement.

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### Target Market Determinations (TMDs)

We've made some changes to our TMDs and these can be found [on our website.](#)

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If you have any questions please reach out to me today, or visit our [Broker Portal.](#)

Kind Regards,

Joanne Marsden

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**Important Information**

*This email contains important information or updates about your services and as such you cannot unsubscribe from these types of messages.*

*Loan applications are subject to MyState's credit approval criteria. Terms & conditions and fees & charges apply. MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL & Australian Credit Licence 240896. A wholly owned subsidiary of MyState Limited ABN 26 133 623 962. If you have any questions please visit <https://mystate.com.au/about-us/contact-us>.*

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