



Variable Home Loan Rates Cut To Our Lowest Rates Ever

The team at Auswide Bank has been working hard to make sure our current Investor campaign can offer an even bigger win for your clients. We are dropping rates on some of our most popular variable rate home and investment loans.

What is Changing?

Effective Wednesday, 26th May 2021 we are **reducing** our variable interest rates on the following home loan products:

- Owner Occupied & Investment Basic Variable Home Loan
- Owner Occupied & Investment Freedom Package "Special Offer" Discount Variable Home Loan

<u>Owner Occupied P&I</u>	Interest Rate	Comparison Rate~	Interest Rate	Comparison Rate~
Loan to Value Ratio (LVR)	<=75%		>75% <=90% (Incl. FHLDS)	
Basic Variable Home Loan	2.09% p.a	2.11% p.a	2.49% p.a	2.51% p.a
Freedom Package "Special Offer" Discount Variable	2.49% p.a	2.91% p.a	2.79% p.a	3.21% p.a

Investment P&I & IO	Interest Rate	Comparison Rate~	Interest Rate	Comparison Rate~
Loan to Value Ratio (LVR)	<=75%		>75% <=90%	
Basic Variable Home Loan P&I	2.29% p.a	2.31% p.a	2.69% p.a	2.71% p.a
Basic Variable Home Loan IO	2.49% p.a	2.51% p.a	2.89% p.a	2.91% p.a
Freedom Package "Special Offer" Discount Variable P&I	2.69% p.a	3.11% p.a	2.99% p.a	3.40% p.a
Freedom Package "Special Offer" Discount Variable IO	2.79% p.a	3.21% p.a	3.09% p.a	3.50% p.a

Exclusions:

The new interest rate 'Special Offers' listed above are not available on the following:

- Existing customer's loans
- Loans with an LVR over 90% (with FHLDS exception)
- Non-resident loans
- Pre-approval Loan Applications

Please refer to our standard pricing available on our Home Loan Interest Rate Schedules for any new loans with the above purposes.

You can find full details for all of our current interest rates for Owner Occupied and Investment Home loans and our downloadable Rate Information Guides [here](#).

Things You Need to Know

Impact on existing home loan applications in our pipeline:

1. **Approved Loans** (*includes loans approved but not documented as well as approved and documented as at midnight 25th May 2021*): Interest rate will not change. The interest rate will be the variable interest rate with the applicable margins prior to the 26th May 2021 applied.
2. **Loans that have been settled:** There is no impact on loans that have settled.
3. **Loans that have not yet been approved** (*includes loan applications not yet lodged, loan applications received but not yet approved as at midnight 25th May 2021*): The new campaign rates will be applied.

Bonus Investment Rate Discount - Get a further 0.20%p.a. off *

In addition to the reduction in our investment variable rates, we will continue to offer customers the opportunity to further reduce the interest rate on their investment lending. Don't forget about our market-leading offer:

When a new-to-bank customer lodges an Investment Loan application and also

brings their Owner Occupied Loan to Auswide Bank, we will apply an additional 0.20%p.a. Bonus discount off their Fixed or Variable rate Investment Loan*.

This is a unique offer and customers will receive some of the lowest rates available for their investment lending and be able to take advantage of our very competitive owner-occupied rates.

With our home loan and investment loan products offering some of the most flexible features and benefits in the market, [talk to your Broker Relationship Manager today](#) Find out how to cut through all the noise and be able to offer some simple, ongoing great interest savings for your clients.

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Tracy Field

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