

## Our fixed rates are changing

Hi .....

We want to let you know that we have reduced more of our fixed rates for owner occupied and investment loans.

Effective Wednesday 16 June 2021, we'll have rates starting from 1.84% p.a. which applies to our 1 year fixed, owner occupied Own home loans with principal and interest repayments.

The rates that are changing are outlined below.

### **Own home loan rates**

*Effective: 16 June 2021*

Owner Occupied P&I	Current rate (p.a.)	New rate (p.a.)	Change
1 year	2.15%	1.84%	-0.31%
2 year	1.98%	1.89%	-0.09%
3 year	2.15%	1.99%	-0.16%
5 year	2.50%	N/A	N/A
Investment P&I	Current rate (p.a.)	New rate (p.a.)	Change
1 year	2.39%	2.24%	-0.15%
2 year	2.24%	N/A	N/A
3 year	2.39%	2.24%	-0.15%
5 year	2.84%	N/A	N/A
Investment IO	Current rate (p.a.)	New rate (p.a.)	Change
1 year	2.59%	2.44%	-0.15%
2 year	2.44%	N/A	N/A
3 year	2.59%	2.49%	-0.10%
5 year	3.04%	N/A	N/A

These interest rates won't be around forever. Don't forget about our rate lock option to secure the interest rate for up to 90 days from application date.

### **Cashback Reminder**

Our \$2,000 cashback offer for purchases and refinances on Own home loan applications is also still available. The offer applies to applications received by 30 June 2021 and settled by 31 August 2021. The minimum loan amount is still \$250,000 and is limited to 1 cashback per primary borrower, regardless of the number of loans. The cashback will be paid into an 86 400 Pay account within 14 days of settlement.

If you have any questions, please reach out to your [friendly\\_BDM](#) or Broker Support.

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