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BROKER NEWS

INTEREST RATE UPDATE

ANZ CHANGES FIXED HOME LOAN RATES

ANZ today announced it will change fixed home loan interest rates in Australia.

FIXED RATE CHANGES

Effective 22 October 2021, ANZ has made the following changes to its fixed rates for ANZ Fixed Home Loans and ANZ Fixed Residential Investment Loans.

OWNER OCCUPIED

Principal and Interest where $\leq 80\%$ LVR ¹				
ANZ Fixed Home Loan	Old Rate (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Rate with Breakfree discount ² (% p.a.)
1-year Fixed	2.19% p.a.	-0.05% p.a.	2.14% p.a.	1.99% p.a.
2-year Fixed	2.09% p.a.	+0.15% p.a.	2.24% p.a.	2.09% p.a.
3-year Fixed	2.19% p.a.	+0.35% p.a.	2.54% p.a.	2.39% p.a.
4-year Fixed	2.64% p.a.	+0.20% p.a.	2.84% p.a.	2.69% p.a.
5-year Fixed	2.84% p.a.	+0.20% p.a.	3.04% p.a.	2.89% p.a.

Principal and Interest where $> 80\%$ LVR ¹				
ANZ Fixed Home Loan	Old Rate (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Rate with Breakfree

				discount ² (% p.a.)
1-year Fixed	2.24% p.a.	-0.05% p.a.	2.19% p.a.	2.04% p.a.
2-year Fixed	2.14% p.a.	+0.15% p.a.	2.29% p.a.	2.14% p.a.
3-year Fixed	2.24% p.a.	+0.35% p.a.	2.59% p.a.	2.44% p.a.
4-year Fixed	2.69% p.a.	+0.20% p.a.	2.89% p.a.	2.74% p.a.
5-year Fixed	2.89% p.a.	+0.20% p.a.	3.09% p.a.	2.94% p.a.

INVESTOR

Principal and Interest where $\leq 80\%$ LVR ¹				
ANZ Fixed Home Loan	Old Rate (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Rate with Breakfree discount ² (% p.a.)
1-year Fixed	2.69% p.a.	-0.15% p.a.	2.54% p.a.	2.39% p.a.
3-year Fixed	2.59% p.a.	+0.25% p.a.	2.84% p.a.	2.69% p.a.
5-year Fixed	3.09% p.a.	+0.20% p.a.	3.29% p.a.	3.14% p.a.

Principal and Interest where $> 80\%$ LVR ¹				
ANZ Fixed Home Loan	Old Rate (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Rate with Breakfree discount ² (% p.a.)
1-year Fixed	2.74% p.a.	-0.15% p.a.	2.59% p.a.	2.44% p.a.
3-year Fixed	2.64% p.a.	+0.25% p.a.	2.89% p.a.	2.74% p.a.
5-year Fixed	3.14% p.a.	+0.20% p.a.	3.34% p.a.	3.19% p.a.

Interest Only where $\leq 80\%$ LVR ¹				
ANZ Fixed Home Loan	Old Rate (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Rate with Breakfree discount ² (% p.a.)
1-year Fixed	2.89% p.a.	-0.15% p.a.	2.74% p.a.	2.59% p.a.
3-year Fixed	2.79% p.a.	+0.25% p.a.	3.04% p.a.	2.89% p.a.
5-year Fixed	3.29% p.a.	+0.20% p.a.	3.49% p.a.	3.34% p.a.

Interest Only where > 80% LVR ¹				
ANZ Fixed Home Loan	Old Rate (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Rate with Breakfree discount ² (% p.a.)
1-year Fixed	2.94% p.a.	-0.15% p.a.	2.79% p.a.	2.64% p.a.
3-year Fixed	2.84% p.a.	+0.25% p.a.	3.09% p.a.	2.94% p.a.
5-year Fixed	3.34% p.a.	+0.20% p.a.	3.54% p.a.	3.39% p.a.

Interest in Advance where ≤ 80% LVR ¹				
ANZ Fixed Home Loan	Old Rate (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Rate with Breakfree discount ² (% p.a.)
1-year Fixed	2.69% p.a.	-0.15% p.a.	2.54% p.a.	2.39% p.a.
3-year Fixed	2.59% p.a.	+0.25% p.a.	2.84% p.a.	2.69% p.a.
5-year Fixed	3.09% p.a.	+0.20% p.a.	3.29% p.a.	3.14% p.a.

Interest in Advance where > 80% LVR ¹				
ANZ Fixed Home Loan	Old Rate (% p.a.)	Change (% p.a.)	New Rate (% p.a.)	New Rate with Breakfree discount ² (% p.a.)
1-year Fixed	2.74% p.a.	-0.15% p.a.	2.59% p.a.	2.44% p.a.
3-year Fixed	2.64% p.a.	+0.25% p.a.	2.89% p.a.	2.74% p.a.
5-year Fixed	3.14% p.a.	+0.20% p.a.	3.34% p.a.	3.19% p.a.

¹ Property value is ANZ's valuation of the security property and may be different to the price you pay for a property. ANZ Fixed Home Loan discounts when borrowing 80% or less of the property value are available for applications submitted from Monday 15 February 2021.

² Breakfree interest rate discounts apply to eligible loan accounts linked to a customer's Breakfree package which meet minimum lending requirement (total mortgage lending must be at least \$150,000) and apply while the customer holds a Breakfree package and meets ongoing eligibility criteria. The Breakfree annual package fee is currently \$395 (but may change from time to time). Terms and conditions, fees and charges, and other eligibility criteria apply to products and services taken out in connection with a Breakfree package.

Remember: The interest rate for a fixed rate loan is set at the time the loan is drawn down, and interest rates can change between the time of applying for the loan and drawing it down. A customer

can lock in a prior to draw down by putting in place a Lock Rate facility. A Lock Rate Facility is available for fixed rate loans with fixed rate periods of 1 to 5 years. A Lock Rate fee of \$750 for each \$1 million of lending to secure the interest rate for 90 days from when the fee is paid applies.

Important Information


All rates in this notice are current as at 22 October 2021. ANZ regularly reviews its interest rates and may change them from time to time. For details of current rates, please refer to anz.com.

Terms and conditions, fees and charges, and eligibility criteria (e.g. ANZ credit approval criteria) apply to ANZ loans.

If customers have questions about interest rates and their repayments, they should visit an ANZ branch, visit anz.com or contact ANZ on 13 13 14.

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