



Hi,

In response to changing market conditions from today we are announcing the following changes to our rates.

Our Fixed Rates

- 2 Year Fixed Rate will be increased from **1.99% to 2.19%** rate (2.97% comparison rate¹)
- 3 Year Fixed Rate will be increased from **2.29% to 2.59%** rate (3.00% comparison rate¹)

The above rates apply for both DHOAS and Non-DHOAS Loans. Our other rates remained unchanged including our 1 year Fixed Rate at 1.95% rate (3.03%¹ comparison rate).

Our RateSaver loan

We are pleased to announce that our RateSaver 2.29% rate (2.30%² comparison rate) will now be available for:

- Loans applied for on and after 10 November 2021;
- New loan amounts above \$150,000 (previously \$250,000);
- LVR's up to 80% (previously 70%); and
- FHLDS and scheme-backed loans will be eligible for this rate.

Our Refinance cashback offer continues

Just a reminder that our **\$2,500 refinance cashback*** to eligible applications submitted from 17 September 2021 until 31 January 2022 and settled within 90 days of initial application continues.

- Principal and Interest repayments only (Fixed or Variable);
- Minimum Loan amount of \$300,000; and
- Max LVR of 90% (including LMI).

The refinance cashback is available on Owner Occupied (including DHOAS) and Investment Home Loans.

Please see our [Broker Portal](#) for our full rate card.

If you have any scenarios you would like to discuss please contact your Broker Support Manager or email brokers@australianmilitarybank.com.au



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Applications are subject to the bank's normal lending criteria. Fees, charges and lending criteria apply and will be included with our loan offer. A Financial Services Guide (FSG) is available at all Branches, on our website and upon request. For more information on interest only comparison rates, please contact the bank.

¹Rates shown apply during the fixed rate period of your loan. After the fixed period, your rate will automatically switch to a standard variable rate. Terms and conditions apply. The rates displayed are at 80% LVR (meaning that a minimum of 20% deposit is required plus fees).

²The comparison rate is based on a loan of \$150,000 over a 25 year term. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other amounts might result in a different comparison rate. Unless stated, all comparison rates are based on principal and interest repayments.

³Comparison rate based on a \$30,000 loan over 5 years. **WARNING:** This comparison rate applies to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or costs and

savings such as fee waivers are not included in the comparison rate but may influence the cost of the loan. A monthly repayment frequency and a term of 5 years have been used to calculate our comparison rate.

*\$2,500 cashback offer is available for eligible home loans refinanced from a financial institution other than Australian Military Bank and applied for between 17 September 2021 to 31 January 2022 and settling within 90 days of the initial application date. Eligible loans must have principal and interest repayments with an LVR of less than or equal to 90% (inc LMI). Applicants must borrow a minimum of \$300,000, and the loan must be for a new loan to Australian Military Bank, for a property not currently held as security by Australian Military Bank. The promotion is limited to one \$2,500 cashback per application, irrespective of the number of borrowers or loan accounts being opened through the refinance. A borrower that is a party to a loan that has received, or will receive, a cashback offer from Australian Military Bank, is unable to receive further cashback offers unless specifically noted by Australian Military Bank. Applicants must open a valid Australian Military Bank transaction account held in the name of the borrower(s) and cashback will be paid to this account within 60 days of settlement. Maximum cashback is \$2,500. Australian Military Bank reserves the right to change or withdraw the promotion at any time.

The Target Market Determinations (TMD) for our products are available [here](#)



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