

Issue date: 15 November 2021

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## Home Loan Rate Changes - 16 November 2021

The Bank has announced changes to select Your Way and Your Way Plus fixed interest rates effective **16 November 2021**, across all our divisions.

A revised serviceability calculator will be available from **16 November 2021** on our [TMBL Broker Portal](#) under **Tools and calculators**.

See below table for rate change details:

Your Way - Owner Occupied								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.24%	+0.20%	<b>2.44%</b>	4.00%	2.44%	+0.20%	<b>2.64%</b>	4.04%
3 Year Fixed	2.29%	+0.35%	<b>2.64%</b>	3.90%	2.49%	+0.35%	<b>2.84%</b>	3.96%
4 Year Fixed	2.49%	+0.35%	<b>2.84%</b>	3.85%	2.69%	+0.35%	<b>3.04%</b>	3.93%
5 Year Fixed	2.94%	+0.20%	<b>3.14%</b>	3.86%	3.14%	+0.20%	<b>3.34%</b>	3.96%

Your Way - Investor								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.54%	+0.20%	<b>2.74%</b>	4.30%	2.74%	+0.20%	<b>2.94%</b>	4.34%
3 Year Fixed	2.59%	+0.35%	<b>2.94%</b>	4.20%	2.79%	+0.35%	<b>3.14%</b>	4.26%
4 Year Fixed	2.79%	+0.35%	<b>3.14%</b>	4.14%	2.99%	+0.35%	<b>3.34%</b>	4.22%
5 Year Fixed	3.24%	+0.20%	<b>3.44%</b>	4.16%	3.44%	+0.20%	<b>3.64%</b>	4.26%

Your Way Plus - Owner Occupied Fixed LVR ≤ 60%								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.09%	+0.20%	<b>2.29%</b>	2.95%	2.29%	+0.20%	<b>2.49%</b>	2.97%
3 Year Fixed	2.14%	+0.35%	<b>2.49%</b>	2.97%	2.34%	+0.35%	<b>2.69%</b>	3.00%
4 Year Fixed	2.34%	+0.35%	<b>2.69%</b>	3.02%	2.54%	+0.35%	<b>2.89%</b>	3.05%
5 Year Fixed	2.79%	+0.20%	<b>2.99%</b>	3.14%	2.99%	+0.20%	<b>3.19%</b>	3.17%



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Your Way Plus – Investor Fixed LVR ≤ 60%								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.39%	+0.20%	<b>2.59%</b>	3.25%	2.59%	+0.20%	<b>2.79%</b>	3.27%
3 Year Fixed	2.44%	+0.35%	<b>2.79%</b>	3.27%	2.64%	+0.35%	<b>2.99%</b>	3.29%
4 Year Fixed	2.64%	+0.35%	<b>2.99%</b>	3.32%	2.84%	+0.35%	<b>3.19%</b>	3.35%
5 Year Fixed	3.09%	+0.20%	<b>3.29%</b>	3.43%	3.29%	+0.20%	<b>3.49%</b>	3.47%

Your Way Plus - Owner Occupied Fixed LVR >60% to 80%								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.09%	+0.20%	<b>2.29%</b>	3.03%	2.29%	+0.20%	<b>2.49%</b>	3.05%
3 Year Fixed	2.14%	+0.35%	<b>2.49%</b>	3.04%	2.34%	+0.35%	<b>2.69%</b>	3.07%
4 Year Fixed	2.34%	+0.35%	<b>2.69%</b>	3.09%	2.54%	+0.35%	<b>2.89%</b>	3.12%
5 Year Fixed	2.79%	+0.20%	<b>2.99%</b>	3.20%	2.99%	+0.20%	<b>3.19%</b>	3.23%

Your Way Plus – Investor Fixed LVR >60% to 80%								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.39%	+0.20%	<b>2.59%</b>	3.33%	2.59%	+0.20%	<b>2.79%</b>	3.35%
3 Year Fixed	2.44%	+0.35%	<b>2.79%</b>	3.34%	2.44%	+0.35%	<b>2.99%</b>	3.37%
4 Year Fixed	2.64%	+0.35%	<b>2.99%</b>	3.38%	2.84%	+0.35%	<b>3.19%</b>	3.41%
5 Year Fixed	3.09%	+0.20%	<b>3.29%</b>	3.49%	3.29%	+0.20%	<b>3.49%</b>	3.53%



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Your Way Plus - Owner Occupied Fixed LVR >80% to 90%								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.09%	+0.20%	<b>2.29%</b>	3.20%	2.29%	+0.20%	<b>2.49%</b>	3.21%
3 Year Fixed	2.14%	+0.35%	<b>2.49%</b>	3.19%	2.34%	+0.35%	<b>2.69%</b>	3.22%
4 Year Fixed	2.34%	+0.35%	<b>2.69%</b>	3.22%	2.54%	+0.35%	<b>2.89%</b>	3.25%
5 Year Fixed	2.79%	+0.20%	<b>2.99%</b>	3.32%	2.99%	+0.20%	<b>3.19%</b>	3.35%

Your Way Plus – Investor Fixed LVR >80% to 90%								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.39%	+0.20%	<b>2.59%</b>	3.49%	2.59%	+0.20%	<b>2.79%</b>	3.51%
3 Year Fixed	2.44%	+0.35%	<b>2.79%</b>	3.48%	2.64%	+0.35%	<b>2.99%</b>	3.51%
4 Year Fixed	2.64%	+0.35%	<b>2.99%</b>	3.51%	2.84%	+0.35%	<b>3.19%</b>	3.55%
5 Year Fixed	3.09%	+0.20%	<b>3.29%</b>	3.61%	3.29%	+0.20%	<b>3.49%</b>	3.65%

Your Way Plus - Owner Occupied Fixed LVR >90%								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.09%	+0.20%	<b>2.29%</b>	3.60%	2.29%	+0.20%	<b>2.49%</b>	3.62%
3 Year Fixed	2.14%	+0.35%	<b>2.49%</b>	3.55%	2.34%	+0.35%	<b>2.69%</b>	3.59%
4 Year Fixed	2.34%	+0.35%	<b>2.69%</b>	3.55%	2.54%	+0.35%	<b>2.89%</b>	3.59%
5 Year Fixed	2.79%	+0.20%	<b>2.99%</b>	3.61%	2.99%	+0.20%	<b>3.19%</b>	3.66%

Your Way Plus – Investor Fixed LVR >90%								
	Principal & Interest				Interest Only			
	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*	Current Rate	Change	New Rate <sup>1</sup>	Comparison Rate*
2 Year Fixed	2.39%	+0.20%	<b>2.59%</b>	3.89%	2.59%	+0.20%	<b>2.79%</b>	3.91%
3 Year Fixed	2.44%	+0.35%	<b>2.79%</b>	3.85%	2.64%	+0.35%	<b>2.99%</b>	3.88%
4 Year Fixed	2.64%	+0.35%	<b>2.99%</b>	3.84%	2.84%	+0.35%	<b>3.19%</b>	3.88%
5 Year Fixed	3.09%	+0.20%	<b>3.29%</b>	3.90%	3.29%	+0.20%	<b>3.49%</b>	3.95%



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## Please note

- Only those products affected by the interest rate change have been included in the above table – all other home loan interest rates remain unchanged.
- Interest rates quoted and all rates are subject to change at any time.

## What about applications in the pipeline?

All applications with rate lock will be honoured as per the terms of their rate lock agreement.

All other applications submitted on or before 15 November 2021, and settled by 7 December 2021 will have their existing interest rates honoured.

Rate Lock is only available at the time of application. For applications submitted on or before 15 November 2021 and settling after 7 December 2021 without an existing rate lock, no rate lock will be applicable, and the new interest rates will apply.

Applications **submitted on or after 16 November 2021**, or **settled after 7 December 2021** will be **subject to the new interest rates**.

## Further Information

For all our latest news, please visit the TMBL Broker portal (<https://broker.tmbank.com.au>) or contact your Broker Development Manager on **1300 TMBank** or email [broker@tmb.com.au](mailto:broker@tmb.com.au).



**Mark Middleton**  
Head of Third Party Distribution



## Your home, your loan, Your Way Plus.

Rates from

# 2.64

Variable rate for eligible essential workers\*. Loan to Value Ratio (LVR) <60%, Owner Occupier, Principal & Interest

# 2.97

Comparison rate\*

Membership, responsible lending criteria & T&Cs apply. \*Click learn more for eligible essential workers in the education, emergency and health care sector and for comparison rate info.

## Important Information

WARNING: The comparison rates quoted are based on \$150,000 for a term of 25 years. Rates apply to secured loans only. This comparison rate is true only for the examples given and



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may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Interest rates effective from **16 November 2021. ALL RATES QUOTED ARE FOR NEW BUSINESS ONLY.** Applications are subject to lending criteria. Rates quoted and all rates subject to change. Rates apply to secured loans only. Membership eligibility applies to join the Bank. All applications for credit are subject to our responsible lending criteria. Fees and charges apply. You can find our Consumer lending terms and conditions [available here](#) or from any of our offices.

The Your Way Plus is available as a package home loan with package benefits. A package fee is payable annually. For further details see Package Terms and conditions which are available on our website.

^Eligible Essential workers include: School Principal, Faculty Head, Commissioned Fire Officer, Commissioned Police Officer, Ambulance Officer, Intensive Care Ambulance Paramedic, Supervisor Police Officer, Police Officer, Senior Fire Fighter, Fire Fighter, Registered Nurse, Registered Midwife, Registered Mental Health Nurse, Registered Developmental Disability Nurse, Enrolled Nurse, Pre-Primary School Teacher, Primary School Teacher, Secondary School Teacher, Special Needs Teacher, Special Education Teachers, University Lecturer, University Tutor, Vocational Education Teacher, English as a Second Language Teacher. Firefighters Mutual Bank, Health Professionals Bank, Teachers Mutual Bank and UniBank are divisions of Teachers Mutual Bank Limited.

