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ANZ Interest Rate Changes

ANZ Simplicity PLUS Home Loan and ANZ Simplicity PLUS Residential Investment Property Loan Special Offer - Interest Rate Discount

Effective 8 November 2021, ANZ will increase the Special Offer Discount available on ANZ Simplicity PLUS Home Loans and ANZ Simplicity PLUS Residential Investment Property Loans with an LVR of $\leq 80\%$ and will add a new Special Offer discount tier for ANZ Simplicity PLUS Home Loans and ANZ Simplicity PLUS Residential Investment Property Loans with an LVR of $\leq 70\%$ of the property value.

The new Special Offer Discounts are only available to eligible customers who submit an application for new or additional lending from ANZ of at least \$50,000 on or after 8 November 2021.

Important: The new Special Offer discount tier of $\leq 70\%$ of the property value will be available and automatically applied on applications submitted on and from 8 November that meet the eligibility criteria set out below. The new $\leq 70\%$ tier will be updated in both Apply Online & Loanapp from 4 December. Please refer to <https://www.anz.com.au/personal/home-loans/offers-and-rates/> for the latest interest rates and offers.

NEW INTEREST RATE DISCOUNT

ANZ Simplicity PLUS Home Loan with principal and interest repayments					
% Property Value Borrowed	Old Discount	Change	New Discount	New effective rate from 8 November 2021*	New Comparison Rate**
Borrowing $\leq 80\%$ of the property value ¹	-1.02% p.a.	-0.23% p.a.	-1.25% p.a.	2.49% p.a.	2.53% p.a.
Borrowing $\leq 70\%$ of the property value ¹	-1.02% p.a.	-0.43% p.a.	-1.45% p.a.	2.29% p.a.	2.33% p.a.

ANZ Simplicity PLUS Residential Investment Loan with principal and interest repayments					
% Property Value Borrowed	Old Discount	Change	New Discount	New effective rate from 8 November 2021*	New Comparison Rate**
Borrowing ≤ 80% of the property value¹	-0.62% p.a.	-0.13% p.a.	-0.75% p.a.	2.99% p.a.	3.03% p.a.
Borrowing ≤ 70% of the property value¹	-0.62% p.a.	-0.33% p.a.	-0.95% p.a.	2.79% p.a.	2.83% p.a.

ANZ Simplicity PLUS Residential Investment Loan with interest only repayments					
% Property Value Borrowed	Old Discount	Change	New Discount	New effective rate from 8 November 2021*	New Comparison Rate**
Borrowing ≤ 80% of the property value¹	-0.41% p.a.	-0.23% p.a.	-0.64% p.a.	3.09% p.a.	3.06% p.a.
Borrowing ≤ 70% of the property value¹	-0.41% p.a.	-0.33% p.a.	-0.74% p.a.	2.99% p.a.	2.90% p.a.

* The rate shown is the applicable Simplicity PLUS index rate less the applicable special offer discount. Rates are subject to change. Eligibility criteria apply to special offer discounts, including an ANZ Simplicity PLUS Home Loan or Simplicity PLUS Residential Investment Property Loan of \$50,000 or more in new or additional ANZ lending. Offers can be withdrawn or changed anytime..

¹ Property value is ANZ's valuation of the security property and may be different to the price you pay for a property.

** Comparison Rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.

WARNING: This Comparison Rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

ELIGIBILITY CRITERIA

- Customers must submit an application for an eligible ANZ Simplicity PLUS loan on or after 8 November 2021.
- The Special Offer Discount is available on eligible ANZ Simplicity PLUS loans with new or additional lending of \$50,000 or more.

The new Special Offer Discount will be automatically applied to eligible loans where the loan application has been submitted on or after 8 November 2021.


Customers with eligible loans which receive this Special Offer Discount may also be eligible for a waiver (or refund) of the loan approval fee and any renegotiation fee in relation to their eligible loan (although that waiver or refund is not automatically applied and must be requested by the customer).

This Special Offer Discount may be withdrawn or changed by ANZ at any time.

FURTHER INFORMATION

- <https://www.anz.com.au/personal/home-loans/offers-and-rates/>

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