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Rate alert.

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Hi,

To support your business and clients, we are keeping you up to date on interest rate changes, including:

- A decrease to our Basic Home Loan promotional rate by increasing the promotional discount.
- An increase to our 2, 3, 4 and 5 year Fixed rates for Owner Occupier home loans.
- An increase to our 3, 4 and 5 year Fixed rates for Residential Investment Loans.

Rate changes

Our Basic rates are decreasing

Effective **4 November 2021**, we're reducing our Basic Home Loan Owner Occupier (Principal & Interest repayments) and Residential Investment (Principal & Interest repayments and Interest Only repayments) promotional rate by 0.10% p.a. by increasing the promotional discount.

Fixed rates are increasing

Effective **4 November 2021**, we're making the following changes to our Fixed interest rates:

- Increasing 2 year, 3 year, 4 year and 5 year Fixed Rate Home Loans for Owner Occupier with Principal & Interest repayments.
- Increasing 3 year, 4 year and 5 year Fixed Rate Home Loans for Investment Property Loans with Principal & Interest repayments and Interest Only repayments.

All current Bank of Melbourne interest rates are on our [Home Loan interest rates page](#). Please note the interest rates will be reflected on these pages from their effective dates.

[Find out more](#)

For further information, please visit the [broker website](#) or speak to your BDM.

You've got questions? We've got time to talk.



Call the Mortgage Central Hotline
[1300 137 532](tel:1300137532) Mon-Fri 8:30am - 7pm AEST



Visit bankofmelbourne.com.au/brokers

We appreciate you choosing us.

Your Bank of Melbourne team



The details:

Credit criteria, fees and charges apply. Terms & conditions available at bankofmelbourne.com.au/brokers. Based on Bank of Melbourne's credit criteria, residential lending is not available for Non-Australian resident borrowers.

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