

Home Loan Rates

New Lending Rates

Rates effective 24 November 2021



Variable	Loan to Value Ratio (LVR) ² maximum / band	Owner Occupied		Investment			
		Interest Rate	Comparison Rate ¹	Principal & Interest		Interest Only	
				Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
Discount Variable	95%	3.94%	3.99%	4.49%	4.55%	4.49%	4.54%
\$150,000 +	up to 70%	2.24%	2.29%	2.49%	2.54%	2.79%	2.84%
	70.01% to 80%	2.24%	2.29%	2.49%	2.54%	2.79%	2.84%
	80.01% to 90%	2.44%	2.49%	2.69%	2.74%	2.99%	3.04%
	90.01% to 95%	3.09%	3.14%	N/A	N/A	N/A	N/A
\$700,000 +	up to 70%	2.19%	2.24%	2.44%	2.49%	2.74%	2.79%
	70.01% to 80%	2.24%	2.29%	2.44%	2.49%	2.74%	2.79%
	80.01% to 90%	2.44%	2.49%	2.64%	2.69%	2.94%	2.99%
	90.01% to 95%	3.09%	3.14%	N/A	N/A	N/A	N/A
Standard Variable	95%	4.49%	4.64%	5.04%	5.19%	5.04%	5.17%
Line of Credit (Interest Only)	85%	4.86%	NA	N/A	N/A	4.86%	N/A
Bridging Loan (Interest Only)	72%	5.29%	5.37%	N/A	N/A	5.29%	5.37%
Fixed	maximum						
1 year fixed	90%	2.39%	4.44%	2.49%	4.94%	2.59%	4.96%
2 year fixed	90%	2.39%	4.26%	2.59%	4.74%	2.69%	4.77%
3 year fixed	90%	2.59%	4.14%	2.79%	4.59%	2.89%	4.64%
5 year fixed	90%	3.09%	4.07%	3.39%	4.51%	3.59%	4.60%
Home Advantage Variable	band						
\$150,000-\$249,999	up to 70%	2.54%	2.94%	2.74%	3.14%	2.94%	3.29%
	70.01% to 80%	2.59%	2.99%	2.84%	3.24%	3.04%	3.39%
	80.01% to 90%	2.79%	3.19%	3.04%	3.43%	3.14%	3.49%
	90.01% to 95%	3.29%	3.68%	N/A	N/A	N/A	N/A
\$250,000-\$699,999	up to 70%	2.44%	2.85%	2.64%	3.04%	2.84%	3.19%
	70.01% to 80%	2.49%	2.90%	2.74%	3.14%	2.94%	3.29%
	80.01% to 90%	2.69%	3.09%	2.94%	3.33%	3.14%	3.49%
	90.01% to 95%	3.29%	3.68%	N/A	N/A	N/A	N/A
\$700,000+	up to 70%	2.34%	2.75%	2.59%	2.99%	2.79%	3.14%
	70.01% to 80%	2.39%	2.80%	2.69%	3.09%	2.84%	3.19%
	80.01% to 90%	2.59%	2.99%	2.89%	3.29%	3.04%	3.39%
	90.01% to 95%	3.29%	3.68%	N/A	N/A	N/A	N/A
Home Advantage Fixed	maximum						
1 year fixed	90%	2.39%	2.98%	2.49%	3.21%	2.59%	3.35%
2 year fixed	90%	2.39%	2.96%	2.59%	3.19%	2.69%	3.33%
3 year fixed	90%	2.59%	2.99%	2.79%	3.22%	2.89%	3.35%
5 year fixed	90%	3.09%	3.19%	3.39%	3.45%	3.59%	3.60%
Home Advantage Line of Credit	maximum						
\$150,000-\$249,999 (Interest Only)	85%	4.40%	N/A	N/A	N/A	4.40%	N/A
\$250,000-\$699,999 (Interest Only)	85%	4.35%	N/A	N/A	N/A	4.35%	N/A
\$700,000+ (Interest Only)	85%	4.30%	N/A	N/A	N/A	4.30%	N/A

Things you should know:

Lending criteria, limits, conditions, fees and charges apply. Rates current as at the effective date and subject to change without notice.

Interest rates are stated on a per annum basis. Rates do not apply to switches or internal refinances.

All fixed rates are fixed for the period stated and will revert to the variable rate applicable at the expiration of the fixed term. If a fixed loan is paid out early break costs may be applicable.

1 Comparison Rate based on a \$150,000 loan over 25 years with monthly repayments. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amount might result in a different comparison rate. Home Advantage Fixed loan comparison rate based on an LVR of 80%.

2 Loan to Value Ratio (LVR) is determined at the time of loan approval. LVR is the amount of your loan divided by the Bank's valuation of your property (offered to secure your loan), expressed as a percentage. Home loan rates are set based on the initial LVR and do not change because of changes to the LVR during the life of the loan. LVR loan value inclusive of Lenders Mortgage Insurance (if applicable).

Target Market Determinations for applicable products are located at www.heritage.com.au/TMD

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