

Date: 13 August 2025

We're reducing our variable interest rates. From 28 August 2025, interest rates on our variable owner occupied and residential investment home loan products will drop by 0.25%pa — this applies to both new and existing lending.

Here's how it works for your pipeline customers:

- Loans already contracted but not yet settled: The new rate will apply at settlement.
- Loans not yet contracted: Contracts issued before 28 August 2025 will reflect the current rate, with the new rate applied at settlement.

We'll send you an updated rate sheet before the effective date, so you'll have everything you need.