

MEGA DEAL MEGA DEAL MEGA DEAL MEGA DEAL

BLACK FRIDAY

SHOP NOW

Reduced rates + stacked borrower savings.

Black Friday has landed at MyState Bank - and we've cut rates and stacked multiple offers to help you drive stronger outcomes for your clients before year-end.

**SLASHED
VARIABLE
RATES**

We've reduced variable rates across our:

- Owner-occupied products
- Residential investment products
- Australian Government 5% Deposit Scheme

Clients will see standout pricing under 80% LVR, plus competitive options for scheme loans.

**SAVE
UP TO
\$650**

**No upfront fees
on refinances**

Your refinancing clients pay zero upfront fees, meaning potential instant savings of up to \$650*.

For new refinance applications submitted by 19 December 2025, your clients will pay:

- \$0 establishment fee – saving your clients up to \$300
- \$0 settlement fee – savings you clients \$350

A simple way to deliver immediate savings.

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**EXTRA
0.10%
discount**

on Investment Loans#
(Bundle Bonus)

When an investment loan is bundled with an owner-occupied loan, your clients unlock an additional 0.10% p.a. discount for the life of the loan – offer available until 19 December 2025.

- Available on all investment loan products
- Applies to all LVR tiers
- Existing owner occupied customers bringing a new investment loan also qualify

Buildable, stackable MyState value

Each offer works independently — but when combined, they deliver one of the strongest Black Friday-style home loan value packages in the broker market.

If you'd like to workshop a scenario or explore how these offers can be used together, reach out to your BDM.