

HOME LENDING RATE UPDATE

Our home lending rates are changing

Effective 8 October 2026

We're making changes to our home lending interest rates, effective 8 October 2026.

What's changing?

VARIABLE LENDING RATES

OWNER OCCUPIED LOANS

+0.25% p.a.

RESIDENTIAL INVESTMENT LOANS

+0.25% p.a.

Changes to our variable home lending rates apply to both new and existing customers.

FIXED LENDING RATES

INCREASING BY

+0.10% p.a. to 0.15% p.a.

Depending on the product and term selected.

Changes to our fixed lending rates apply to new lending only.

Broker Portal updates

Updated rates will be available on the [Broker Portal](#) from 8 October 2026.

Pipeline applications

VARIABLE RATES

1. Loans contracted but not yet funded will receive the interest rate increase at funding and be notified in writing at the time.
2. Loans submitted but not yet contracted: .
 - Will contract at current rates if formally approved before the effective date, but will receive the increase as per step 1 above, or
 - Will contract at the increased rates if formally approved on or after the effective date

FIXED RATES

The increases will not apply where:

- The loan is already contracted at current rates and funds within 14 days of the new interest rate effective date, or
- A rate lock has been applied for and paid, and the loan funds within 90 days of the rate lock application.

In all other cases, the new fixed rates will apply.

RATE LOCK REMINDER

With fixed rate changes taking effect on 8 October, rate lock requests can no longer be submitted for the current fixed rates. Brokers can, however, request a rate lock now to secure the new fixed rates for 90 days prior to any future rate change announcements.

- Rate lock must be requested at the time of original loan application, with the fee paid before any rate change announcement
- Not available on pre-approvals; can be submitted once a contract of sale is secured by the customer
- Fee is refunded if the loan does not proceed to funding

FIXED RATE LOCK FEE

\$395

or 0.15% of the loan amount,
whichever is greater

LOCK PERIOD

90 days

locks the fixed rate for 90 days

If you have any questions, please reach out to your [MyState BDM](#).