

Home Loan Rates



For new switches, new refixes and products withdrawn from sale

Effective 13 May 2022

	Owner Occupied		Investment			
	Principal & Interest		Principal & Interest		Interest Only	
	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
Current Home Loans						
Variable						
Discount Variable	3.94%	3.99%	4.49%	4.55%	4.49%	4.54%
Standard Variable	4.49%	4.64%	5.04%	5.19%	5.04%	5.17%
Line of Credit (Interest Only)	4.86%	N/A	4.86%	N/A	4.86%	N/A
Fixed						
1 year fixed	3.39%	4.54%	3.59%	5.05%	3.69%	5.05%
2 year fixed	3.99%	4.55%	4.19%	5.03%	4.29%	5.04%
3 year fixed	4.49%	4.64%	4.69%	5.09%	4.79%	5.11%
5 year fixed	4.99%	4.85%	5.19%	5.25%	5.29%	5.28%
Home Advantage Package						
Variable	4.03%	4.40%	4.58%	4.94%	4.58%	4.91%
Line of Credit (Interest Only)	4.48%	N/A	4.48%	N/A	4.48%	N/A
Fixed						
1 year fixed	3.39%	4.34%	3.59%	4.85%	3.69%	4.83%
2 year fixed	3.99%	4.40%	4.19%	4.87%	4.29%	4.86%
3 year fixed	4.49%	4.52%	4.69%	4.97%	4.79%	4.96%
5 year fixed	4.99%	4.80%	5.19%	5.20%	5.29%	5.20%
Home Loans Withdrawn From Sale						
Professional Package						
Variable	4.03%	4.35%	4.58%	4.89%	4.58%	4.86%
Line of Credit (Interest Only)	4.48%	N/A	N/A	N/A	4.48%	N/A
Fixed						
1 year fixed	3.39%	4.29%	3.59%	4.80%	3.69%	4.79%
2 year fixed	3.99%	4.34%	4.19%	4.82%	4.29%	4.81%
3 year fixed	4.49%	4.47%	4.69%	4.92%	4.79%	4.92%
5 year fixed	4.99%	4.75%	5.19%	5.15%	5.29%	5.15%

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.

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%.

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

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