

Interest Rates

Owner-Occupied Home Loans

Current as at 23 June 2022

Special Offer Interest Rates¹

Purple Basic Variable Home Loan ¹⁰				Total Home Loan Package ⁷ - Variable			
Minimum Loan Amount	LVR ⁵	Annual Rate	Comparison Rate	Minimum Loan Amount	LVR ⁵	Annual Rate	Comparison Rate
\$150,000	≤60%	2.79%	2.82%	\$50,000	≤60%	2.89%	3.31%

Special Offer Interest Rates¹

Purple Basic Variable Home Loan ¹⁰				Total Home Loan Package ⁷ - Variable			
Minimum Loan Amount	LVR ⁵	Annual Rate	Comparison Rate	Minimum Loan Amount	LVR ⁵	Annual Rate	Comparison Rate
\$150,000	≤60%	2.79%	2.82%	\$50,000	≤60%	2.89%	3.31%

Total Home Loan Package Interest Rates²

Minimum Loan Amount	Total Home Loan Package – Home Loans						
	Variable Rate Loans			Fixed Rate Loans ³			
\$50,000	LVR ⁵	Annual Rate ⁶	Comparison Rate	LVR ⁵	Term	Annual Rate	Comparison Rate
New Loan Interest Rates	≤60%	3.14% ⁷	3.55%	≤80%	1 Year Fixed ⁸	3.49%	4.69%
	>60% - 80%	3.34% ⁸	3.75%		2 Year Fixed ⁸	4.29%	4.76%
	>80% - 90%	3.65%	4.05%		3 Year Fixed ⁸	4.79%	4.88%
					4 Year Fixed ⁸	5.19%	5.04%
					5 Year Fixed ⁸	5.19%	5.09%
Standard Total Home Loan Package Interest Rates ⁴	≤90%	4.40%	4.78%	≤90%	1 Year Fixed	3.69%	4.71%
					2 Year Fixed	4.39%	4.78%
					3 Year Fixed	4.89%	4.90%
					4 Year Fixed	5.29%	5.07%
					5 Year Fixed	5.29%	5.13%

Minimum Loan Amount	Total Home Loan Package – Building Home Loans					
	Variable Rate Loan			Fixed Rate Loans ³		
\$50,000	LVR ⁵	Annual Rate ⁶	Comparison Rate	Term	Annual Rate	Comparison Rate
\$50,000	≤90%	3.65%	4.05%	1 Year Fixed	3.69%	4.71%
				2 Year Fixed	4.39%	4.78%
				3 Year Fixed	4.89%	4.90%
				4 Year Fixed	5.29%	5.07%
				5 Year Fixed	5.29%	5.13%

Minimum Loan Amount	Total Home Loan Package Home and Building Home Loans – First Home Buyer ⁹					
	Variable Rate Loan			Fixed Rate Loans ³		
\$50,000	LVR ⁵	Annual Rate	Comparison Rate	Term	Annual Rate	Comparison Rate
\$50,000	≤95%	3.65%	4.05%	1 Year Fixed	3.69%	4.71%
				2 Year Fixed	4.39%	4.78%
				3 Year Fixed	4.89%	4.90%

Terms, conditions, fees and charges, and lending criteria apply to all loans. Full details are available at the time of application or by contacting us. All loans are provided by Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL / Australian Credit Licence 237856. Interest rates are subject to change without notice. Comparison rates are based on a loan of \$150,000 with monthly repayments over a term of 25 years. **WARNING:** The comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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Beyond Bank
 AUSTRALIA

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Owner-Occupied Home Loans

Current as at 23 June 2022

Purple Basic Variable Home Loan Interest Rates¹⁰

Minimum Loan Amount	Purple Basic Variable Home Loans			
	LVR ⁵	Annual Rate ⁶	Comparison Rate	
\$150,000	≤60%	3.04%	3.07%	
	>60% - 80%	3.24%	3.27%	This is our Purple Basic Variable Reference Rate.

Standard Variable and Fixed Interest Rates

Minimum Loan Amount	Standard Home Loan Interest Rates						
	Variable Rate Loan				Fixed Rate Loans		
	LVR ⁴	Annual Rate	Comparison Rate		Term	Annual Rate	Comparison Rate
\$10,000	≤90%	5.20%	5.24%	This is our Standard Variable Rate Home Loan Interest Rate	1 Year Fixed	4.14%	5.14%
					2 Year Fixed	4.84%	5.18%
					3 Year Fixed	5.34%	5.28%
					4 Year Fixed	5.74%	5.43%
					5 Year Fixed	5.74%	5.47%

Mortgage Secured Line of Credit (All-In-One Account)

	Annual Rate
Total Home Loan Package	4.55%
Standard Variable Rate	5.20%

¹. Rates are available for new loans applied for from the 27th February 2022. Available for a limited time and only and may be withdrawn at any time.

². The Total Home Loan Package has an annual fee of \$395. Not available for Bridging loan purposes.

³. All Total Home Loan Package fixed rate loans revert back to the Standard Total Home Loan Package Variable Rate. Borrowers are provided with their alternate interest rate options at expiry of the fixed rate term.

⁴. Rates are applicable to new and existing borrowers subject to eligibility. Includes variable reference, revert, refix and fixing interest rate options.

⁵. LVR means Loan to Value Ratio. We calculate the LVR when we approve your loan. Your interest rate will not change during the life of your loan if your LVR changes. All maximum LVR's are inclusive of any capitalised LMI.

⁶. Published interest rates are inclusive of any discounts off the reference rates.

⁷. Not available for Construction, Parent Equity and NHFIC Scheme Loans.

⁸. Not available for Construction and NHFIC Scheme Loans.

⁹. These rates are exclusive to first home buyers participating in the Home Guarantee Scheme (including the First Home Buyer and Family Home Guarantee Scheme). Applicants are required to meet scheme eligibility requirements and required to provide evidence and a declaration of their first home buyer status.

¹⁰. Not eligible for Construction, Parent Equity, Bridging, Land Rent Scheme, Interest Only and NHFIC Scheme Loans.

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