

Interest Rates

Owner-Occupied Home Loans

Current as at 4 July 2024

Total Home Loan Package Variable Rate Special Offer¹

Minimum New Loan Amount \$750,000	LVR ³	Annual Rate	Comparison Rate
	≤80%	6.04%	6.40%

Purple Basic Variable Home Loan Interest Rates²

Minimum Loan Amount	Purple Basic Variable Home Loans		
	LVR ³	Annual Rate	Comparison Rate
\$150,000	≤60%	6.14%	6.17%
	>60% - 80%	6.29%	6.32%
	>80% - 90%	6.49%	6.52%

Total Home Loan Package Interest Rates (\$395 Annual Fee)⁴

Minimum Loan Amount \$50,000	Total Home Loan Package – Home Loans						
	Variable Rate Loans			Fixed Rate Loans ⁵			
	LVR ³	Annual Rate	Comparison Rate	LVR ²	Term	Annual Rate	Comparison Rate
New Loan Interest Rates ⁶	≤60%	6.14%	6.49%	≤80%	1 Year Fixed	6.19%	7.96%
	>60% - 80%	6.29%	6.64%		2 Year Fixed	5.94%	7.75%
	>80% - 90%	6.49%	6.84%		3 Year Fixed	5.94%	7.59%
					4 Year Fixed	6.59%	7.68%
					5 Year Fixed	6.59%	7.59%
Standard Total Home Loan Package Interest Rates	≤90%	7.80%	8.13%	≤90%	1 Year Fixed	6.39%	7.98%
					2 Year Fixed	6.39%	7.84%
					3 Year Fixed	6.49%	7.75%
					4 Year Fixed	6.79%	7.75%
					5 Year Fixed	6.79%	7.68%

Minimum Loan Amount	Total Home Loan Package – Building Home Loans						
	Variable Rate Loans			Fixed Rate Loans ⁵			
	LVR ³	Annual Rate	Comparison Rate	LVR ²	Term	Annual Rate	Comparison Rate
\$50,000	≤80%	6.44%	6.79%	≤90%	1 Year Fixed	6.39%	7.98%
	≤90%	6.64%	6.99%		2 Year Fixed	6.39%	7.84%
					3 Year Fixed	6.49%	7.75%
					4 Year Fixed	6.79%	7.75%
					5 Year Fixed	6.79%	7.68%

Minimum Loan Amount	Total Home Loan Package Home and Building Home Loans – Home Buyer Scheme ⁸					
	LVR ³	Rate Type	Home Loan		Building Loan	
Annual Rate			Comparison Rate	Annual Rate	Comparison Rate	
\$50,000	≤95% ⁹	Variable Rate	6.29%	6.64%	6.44%	6.79%
		1 Year Fixed	6.19%	7.96%	6.39%	7.98%
		2 Year Fixed	5.94%	7.75%	6.39%	7.84%
		3 Year Fixed	5.94%	7.59%	6.49%	7.75%

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.

Beyond Bank Australia Ltd ABN 15 087 651 143
AFSL / Australian Credit Licence 237856. GPO Box 1430 Adelaide SA 5001
100 Waymouth Street, Adelaide SA 5000 Phone 13 25 85 Fax 08 8231 3060
Web www.beyondbank.com.au Email contactus@beyondbank.com.au

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Beyond Bank
AUSTRALIA

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Owner-Occupied Home Loans

Current as at 4 July 2024

Standard Variable and Fixed Interest Rates

Minimum Loan Amount	Standard Home Loan Interest Rates						
	Variable Rate Loan				Fixed Rate Loans		
	LVR ³	Annual Rate	Comparison Rate		Term	Annual Rate	Comparison Rate
\$10,000	≤90%	8.70%	8.75%	This is our Standard Variable Rate Home Loan Interest Rate	1 Year Fixed	6.74%	8.53%
					2 Year Fixed	6.74%	8.33%
					3 Year Fixed	6.84%	8.19%
					4 Year Fixed	7.14%	8.15%
					5 Year Fixed	7.14%	8.03%

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

	Annual Rate
Total Home Loan Package	7.70%
Standard Variable Rate	8.70%

Bridging Home Loan

	Annual Rate	Comparison Rate
Total Home Loan Package	7.69%	8.02%
Standard Variable Rate	8.70%	8.75%

Current advertised rates are applicable to new loan applications received from 29 February 2024. Interest rates may differ for existing borrowers, and you should contact us to find out the rate that applies to your loan.

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- The Variable Rate Special Offer is only available to new owner-occupied loan applications received from the 4th July 2024, where the minimum new variable rate loan borrowing amount is \$750,000 and the LVR does not exceed 80%. Parent Equity, Land Rent Scheme, Interest Only and loans for Construction and Bridging purposes are not eligible. No other discounts will apply to the advertised rate. Available for a limited time only and may be withdrawn at any time.
- Parent Equity, Land Rent Scheme, Construction, Bridging, Interest Only and Home Guarantee Scheme loans are not eligible.
- 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 LVRs are inclusive of any capitalised LMI.
- Construction, Bridging, Interest Only and Home Guarantee Scheme (HGS) loan purposes are not eligible.
- All Total Home Loan Package fixed-rate loans revert-back to the Standard Total Home Loan Package Variable Rate. Borrowers are provided with their interest rate options at expiry of the fixed rate term.
- New loan interest rates are only available to new loan applications and may not be available to interest rate variations (such as refixing a loan or switching from a variable to a fixed rate) for existing borrowers.
- Rate is not available for Home Guarantee Scheme loans.
- The Total Home Loan Package Home Buyer Scheme interest rates and maximum LVR are exclusive to borrowers eligible for and participating in the Australian Government Home Guarantee Scheme (HGS). This includes the First Home Guarantee Scheme, Regional First Home Buyer Guarantee and Family Home Guarantee. Eligibility for the HGS and relevant guarantees is available on the website for Housing Australia or by contacting us.
- Eligible under the Family Home Guarantee for loans with LVR ≤98%.

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.