Residential Home Loans

Comparison Interest Rate Card

For new business effective: 13 Nov 2026

**Applicable promotions have been applied to this rate card*

Variable Rates comparison

LVR % <$2.5M	PRIME FULL DOC								PRIME ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.24%	7.42%	7.54%	7.54%	7.44%	7.62%	7.74%	7.75%	7.44%	8.22%	7.59%	8.28%	7.64%	8.42%	7.79%	8.48%
>55 - 65	7.24%	7.42%	7.54%	7.54%	7.44%	7.62%	7.74%	7.75%	7.54%	8.22%	7.69%	8.28%	7.74%	8.42%	7.89%	8.48%
>65 - 70	7.49%	7.67%	7.79%	7.79%	7.69%	7.87%	7.99%	8.00%	7.54%	8.46%	7.69%	8.52%	7.74%	8.66%	7.89%	8.72%
>70 - 75	7.59%	7.77%	7.89%	7.89%	7.79%	7.97%	8.09%	8.09%	7.64%	8.42%	7.79%	8.48%	7.84%	8.62%	7.99%	8.68%
>75 - 80	7.59%	7.77%	7.89%	7.89%	7.79%	7.97%	8.09%	8.09%	7.64%	8.92%	7.79%	8.98%	7.84%	9.12%	7.99%	9.18%
>80 - 85	8.49%	8.67%	8.79%	8.80%	8.69%	8.87%	8.99%	9.00%	8.44%	9.07%	8.59%	9.13%	8.64%	9.27%	8.79%	9.33%
>85 - 90	8.79%	8.97%	9.09%	9.10%	8.99%	9.17%	9.29%	9.30%	9.74%	9.37%	9.89%	9.43%	9.94%	9.57%	10.09%	9.63%
>90 - 95	8.89%	9.07%	9.19%	9.20%	9.09%	9.27%	9.39%	9.40%	9.99%	9.53%	10.14%	9.60%	10.19%	9.73%	10.34%	9.79%

LVR % <$2.5M	NEAR PRIME CLEAR FULL DOC								NEAR PRIME CLEAR ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.74%	8.00%	8.04%	8.12%	8.09%	8.35%	8.39%	8.47%	8.19%	8.45%	8.49%	8.57%	8.54%	8.80%	8.84%	8.93%
>55 - 65	7.74%	8.00%	8.04%	8.12%	8.09%	8.35%	8.39%	8.47%	8.19%	8.45%	8.49%	8.57%	8.54%	8.80%	8.84%	8.93%
>65 - 70	7.84%	8.10%	8.14%	8.22%	8.19%	8.45%	8.49%	8.57%	8.19%	8.45%	8.49%	8.57%	8.54%	8.80%	8.84%	8.93%
>70 - 75	7.94%	8.20%	8.24%	8.32%	8.29%	8.55%	8.59%	8.68%	8.29%	8.55%	8.59%	8.68%	8.64%	8.90%	8.94%	9.03%
>75 - 80	8.04%	8.30%	8.34%	8.42%	8.39%	8.65%	8.69%	8.77%	8.29%	8.55%	8.59%	8.68%	8.64%	8.90%	8.94%	9.03%
>80 - 85	8.54%	8.80%	8.84%	8.93%	8.89%	9.15%	9.19%	9.28%	9.14%	9.40%	9.44%	9.53%	9.49%	9.75%	9.79%	9.88%
>85 - 90	9.04%	9.30%	9.34%	9.43%	9.39%	9.65%	9.69%	9.78%	10.34%	10.60%	10.64%	10.74%	10.69%	10.95%	10.99%	11.10%
>90 - 95	9.14%	9.40%	9.44%	9.53%	9.49%	9.75%	9.79%	9.88%								

LVR % <$1.5M	NEAR PRIME FULL DOC								NEAR PRIME ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.19%	8.45%	8.49%	8.57%	8.54%	8.80%	8.84%	8.93%	8.39%	8.65%	8.69%	8.77%	8.74%	9.00%	9.04%	9.13%
>55 - 65	8.19%	8.45%	8.49%	8.57%	8.54%	8.80%	8.84%	8.93%	8.39%	8.65%	8.69%	8.77%	8.74%	9.00%	9.04%	9.13%
>65 - 70	8.29%	8.55%	8.59%	8.68%	8.64%	8.90%	8.94%	9.03%	8.39%	8.65%	8.69%	8.77%	8.74%	9.00%	9.04%	9.13%
>70 - 75	8.29%	8.55%	8.59%	8.68%	8.64%	8.90%	8.94%	9.03%	8.49%	8.75%	8.79%	8.88%	8.84%	9.10%	9.14%	9.23%
>75 - 80	8.49%	8.75%	8.79%	8.88%	8.84%	9.10%	9.14%	9.23%	8.59%	8.85%	8.89%	8.97%	8.94%	9.20%	9.24%	9.33%
>80 - 85	9.09%	9.35%	9.39%	9.48%	9.44%	9.70%	9.74%	9.83%	9.39%	9.65%	9.69%	9.78%	9.74%	10.00%	10.04%	10.14%
>85 - 90	9.59%	9.85%	9.89%	9.98%	9.94%	10.20%	10.24%	10.34%								
>90 - 95	9.69%	9.95%	9.99%	10.09%	10.04%	10.30%	10.34%	10.44%								

LVR % <$1.0M	SPECIALIST FULL DOC								SPECIALIST ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.14%	9.43%	9.44%	9.56%	9.49%	9.78%	9.79%	9.92%	9.44%	9.73%	9.74%	9.87%	9.79%	10.09%	10.09%	10.22%
>55 - 65	9.14%	9.43%	9.44%	9.56%	9.49%	9.78%	9.79%	9.92%	9.44%	9.73%	9.74%	9.87%	9.79%	10.09%	10.09%	10.22%
>65 - 70	9.24%	9.53%	9.54%	9.67%	9.59%	9.88%	9.89%	10.02%	9.44%	9.73%	9.74%	9.87%	9.79%	10.09%	10.09%	10.22%
>70 - 75	9.24%	9.53%	9.54%	9.67%	9.59%	9.88%	9.89%	10.02%	9.54%	9.83%	9.84%	9.97%	9.89%	10.19%	10.19%	10.32%
>75 - 80	9.44%	9.73%	9.74%	9.87%	9.79%	10.09%	10.09%	10.22%	9.84%	10.13%	10.14%	10.28%	10.19%	10.49%	10.49%	10.62%
>80 - 85	10.24%	10.54%	10.54%	10.67%	10.59%	10.89%	10.89%	11.03%	10.84%	11.14%	11.14%	11.28%	11.19%	11.49%	11.49%	11.63%
>85 - 90	11.24%	11.54%	11.54%	11.69%	11.59%	11.89%	11.89%	12.04%								
>90 - 95	12.24%	12.54%	12.54%	12.70%	12.59%	12.90%	12.89%	13.05%								

LVR % <$1.0M	SPECIALIST FULL DOC PLUS								SPECIALIST ALT DOC PLUS							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	10.24%	10.54%	10.54%	10.67%	10.59%	10.89%	10.89%	11.03%	10.64%	10.94%	10.94%	11.08%	10.99%	11.29%	11.29%	11.43%
>55 - 65	10.24%	10.54%	10.54%	10.67%	10.59%	10.89%	10.89%	11.03%	10.64%	10.94%	10.94%	11.08%	10.99%	11.29%	11.29%	11.43%
>65 - 70	10.34%	10.64%	10.64%	10.77%	10.69%	10.99%	10.99%	11.13%	10.64%	10.94%	10.94%	11.08%	10.99%	11.29%	11.29%	11.43%
>70 - 75	10.34%	10.64%	10.64%	10.77%	10.69%	10.99%	10.99%	11.13%	10.84%	11.14%	11.14%	11.28%	11.19%	11.49%	11.49%	11.63%
>75 - 80	10.64%	10.94%	10.94%	11.08%	10.99%	11.29%	11.29%	11.43%								
>80 - 85																
>85 - 90																
>90 - 95																

Important: This document must not be distributed to parties other than the intended recipients without Pepper's prior written permission.

All Pepper home loan variable interest rates are correct as at 13 November 2026 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances. Terms, conditions, fees and charges apply.

*Pepper Money Promotion is available for a limited time only for new home loan applications, submitted from 12:01am AEDT 13 November 2026. Offer is not available on existing Pepper home loans. This offer is subject to change, and may be varied or withdrawn at any time.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. All Comparison Rates are calculated based on a secured loan of $150,000 over a 25 year term.

Comparison rates for variable Interest Only loans are based on an initial 5-year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed interest rate term. During an Interest Only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. Interest only is not available on 7 and 10 year fixed rate terms.

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Construction Home Loans

Comparison Interest Rate Card

For new business effective: 13 Nov 2026

LVR (%)	PRIME CONSTRUCTION			
	Full Doc		Alt Doc	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.84%	9.05%	8.84%	9.05%
>55 - 65	9.04%	9.25%	9.04%	9.25%
>65 - 70	9.04%	9.25%	9.04%	9.25%
>70 - 75	9.04%	9.25%	9.04%	9.25%
>75 - 80	9.24%	9.45%	9.24%	9.45%
>80 - 85	9.84%	10.05%	9.84%	10.05%
>85 - 90	9.94%	10.15%		
>90 - 95	10.04%	10.25%		

LVR (%)	NEAR PRIME CONSTRUCTION			
	Full Doc		Alt Doc	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.14%	9.45%	9.14%	9.45%
>55 - 65	9.34%	9.65%	9.34%	9.65%
>65 - 70	9.34%	9.65%	9.34%	9.65%
>70 - 75	9.34%	9.65%	9.34%	9.65%
>75 - 80	9.54%	9.85%	9.54%	9.85%
>80 - 85	10.49%	10.81%	10.49%	10.81%
>85 - 90	10.79%	11.11%		
>90 - 95	11.09%	11.41%		

Important: This document must not be distributed to parties other than the intended recipients without Pepper's prior written permission.
All construction home loan variable interest rates are correct as at 13 November 2026 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances. Terms, conditions, fees and charges apply.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. All Comparison Rates are calculated based on a secured loan of $150,000 over a 25 year term.
Comparison rates for variable Interest Only loans are based on an initial 5-year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed interest rate term. During an Interest Only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. Interest only is not available on 7 and 10 year fixed rate terms.
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Residential Home Loans

Comparison Interest Rate Card

For new business effective: 13 Nov 2026

**Applicable promotions have been applied to this rate card*

2 years Fixed Rate comparison

LVR % <$2.5M	PRIME FULL DOC								PRIME ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.39%	7.45%	7.69%	7.50%	7.59%	7.65%	7.89%	7.71%	7.59%	8.25%	7.74%	8.28%	7.79%	8.45%	7.94%	8.48%
>55 - 65	7.39%	7.45%	7.69%	7.50%	7.59%	7.65%	7.89%	7.71%	7.69%	8.25%	7.84%	8.28%	7.89%	8.45%	8.04%	8.48%
>65 - 70	7.64%	7.70%	7.94%	7.76%	7.84%	7.90%	8.14%	7.96%	7.69%	8.49%	7.84%	8.51%	7.89%	8.70%	8.04%	8.72%
>70 - 75	7.74%	7.80%	8.04%	7.86%	7.94%	8.00%	8.24%	8.06%	7.79%	8.45%	7.94%	8.48%	7.99%	8.65%	8.14%	8.68%
>75 - 80	7.74%	7.80%	8.04%	7.86%	7.94%	8.00%	8.24%	8.06%	7.79%	8.95%	7.94%	8.98%	7.99%	9.15%	8.14%	9.18%
>80 - 85	8.64%	8.71%	8.94%	8.76%	8.84%	8.90%	9.14%	8.96%	8.59%	9.10%	8.74%	9.13%	8.79%	9.30%	8.94%	9.33%
>85 - 90	8.94%	9.00%	9.24%	9.06%	9.14%	9.20%	9.44%	9.27%	9.89%	9.40%	10.04%	9.43%	10.09%	9.61%	10.24%	9.63%
>90 - 95	9.04%	9.10%	9.34%	9.16%	9.24%	9.30%	9.54%	9.37%	10.14%	9.57%	10.29%	9.59%	10.34%	9.76%	10.49%	9.80%

LVR % <$2.5M	NEAR PRIME CLEAR FULL DOC								NEAR PRIME CLEAR ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.89%	8.04%	8.19%	8.09%	8.24%	8.38%	8.54%	8.44%	8.34%	8.48%	8.64%	8.54%	8.69%	8.84%	8.99%	8.89%
>55 - 65	7.89%	8.04%	8.19%	8.09%	8.24%	8.38%	8.54%	8.44%	8.34%	8.48%	8.64%	8.54%	8.69%	8.84%	8.99%	8.89%
>65 - 70	7.99%	8.14%	8.29%	8.19%	8.34%	8.48%	8.64%	8.54%	8.34%	8.48%	8.64%	8.54%	8.69%	8.84%	8.99%	8.89%
>70 - 75	8.09%	8.24%	8.39%	8.29%	8.44%	8.58%	8.74%	8.64%	8.44%	8.58%	8.74%	8.64%	8.79%	8.94%	9.09%	8.99%
>75 - 80	8.19%	8.33%	8.49%	8.39%	8.54%	8.68%	8.84%	8.74%	8.44%	8.58%	8.74%	8.64%	8.79%	8.94%	9.09%	8.99%
>80 - 85	8.69%	8.84%	8.99%	8.89%	9.04%	9.18%	9.34%	9.24%	9.29%	9.44%	9.59%	9.50%	9.64%	9.78%	9.94%	9.84%
>85 - 90	9.19%	9.34%	9.49%	9.40%	9.54%	9.69%	9.84%	9.75%	10.49%	10.64%	10.79%	10.70%	10.84%	10.99%	11.14%	11.06%
>90 - 95	9.29%	9.44%	9.59%	9.50%	9.64%	9.78%	9.94%	9.84%								

LVR % <$1.5M	NEAR PRIME FULL DOC								NEAR PRIME ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.34%	8.48%	8.64%	8.54%	8.69%	8.84%	8.99%	8.89%	8.54%	8.68%	8.84%	8.74%	8.89%	9.04%	9.19%	9.10%
>55 - 65	8.34%	8.48%	8.64%	8.54%	8.69%	8.84%	8.99%	8.89%	8.54%	8.68%	8.84%	8.74%	8.89%	9.04%	9.19%	9.10%
>65 - 70	8.44%	8.58%	8.74%	8.64%	8.79%	8.94%	9.09%	8.99%	8.54%	8.68%	8.84%	8.74%	8.89%	9.04%	9.19%	9.10%
>70 - 75	8.44%	8.58%	8.74%	8.64%	8.79%	8.94%	9.09%	8.99%	8.64%	8.79%	8.94%	8.84%	8.99%	9.13%	9.29%	9.20%
>75 - 80	8.64%	8.79%	8.94%	8.84%	8.99%	9.13%	9.29%	9.20%	8.74%	8.88%	9.04%	8.94%	9.09%	9.23%	9.39%	9.30%
>80 - 85	9.24%	9.39%	9.54%	9.45%	9.59%	9.73%	9.89%	9.79%	9.54%	9.69%	9.84%	9.75%	9.89%	10.03%	10.19%	10.10%
>85 - 90	9.74%	9.89%	10.04%	9.95%	10.09%	10.23%	10.39%	10.30%								
>90 - 95	9.84%	9.98%	10.14%	10.05%	10.19%	10.34%	10.49%	10.40%								

LVR % <$1.0M	SPECIALIST FULL DOC								SPECIALIST ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.29%	9.47%	9.59%	9.53%	9.64%	9.82%	9.94%	9.88%	9.59%	9.77%	9.89%	9.83%	9.94%	10.12%	10.24%	10.18%
>55 - 65	9.29%	9.47%	9.59%	9.53%	9.64%	9.82%	9.94%	9.88%	9.59%	9.77%	9.89%	9.83%	9.94%	10.12%	10.24%	10.18%
>65 - 70	9.39%	9.57%	9.69%	9.63%	9.74%	9.92%	10.04%	9.99%	9.59%	9.77%	9.89%	9.83%	9.94%	10.12%	10.24%	10.18%
>70 - 75	9.39%	9.57%	9.69%	9.63%	9.74%	9.92%	10.04%	9.99%	9.69%	9.87%	9.99%	9.94%	10.04%	10.22%	10.34%	10.28%
>75 - 80	9.59%	9.77%	9.89%	9.83%	9.94%	10.12%	10.24%	10.18%	9.99%	10.17%	10.29%	10.23%	10.34%	10.52%	10.64%	10.59%
>80 - 85	10.39%	10.57%	10.69%	10.64%	10.74%	10.93%	11.04%	10.99%	10.99%	11.17%	11.29%	11.25%	11.34%	11.52%	11.64%	11.60%
>85 - 90	11.39%	11.58%	11.69%	11.65%	11.74%	11.93%	12.04%	12.01%								
>90 - 95	12.39%	12.58%	12.69%	12.66%	12.74%	12.94%	13.04%	13.01%								

LVR % <$1.0M	SPECIALIST FULL DOC PLUS								SPECIALIST ALT DOC PLUS							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	10.39%	10.57%	10.69%	10.64%	10.74%	10.93%	11.04%	10.99%	10.79%	10.97%	11.09%	11.04%	11.14%	11.33%	11.44%	11.39%
>55 - 65	10.39%	10.57%	10.69%	10.64%	10.74%	10.93%	11.04%	10.99%	10.79%	10.97%	11.09%	11.04%	11.14%	11.33%	11.44%	11.39%
>65 - 70	10.49%	10.67%	10.79%	10.74%	10.84%	11.02%	11.14%	11.09%	10.79%	10.97%	11.09%	11.04%	11.14%	11.33%	11.44%	11.39%
>70 - 75	10.49%	10.67%	10.79%	10.74%	10.84%	11.02%	11.14%	11.09%	10.99%	11.17%	11.29%	11.25%	11.34%	11.52%	11.64%	11.60%
>75 - 80	10.79%	10.97%	11.09%	11.04%	11.14%	11.33%	11.44%	11.39%								
>80 - 85																
>85 - 90																
>90 - 95																

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All Pepper home loan fixed interest rates are correct as at 13 November 2026 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances. Terms, conditions, fees and charges apply.

*Pepper Money promotion is available for a limited time only for new home loan applications, submitted from 12:01am AEDT 13 November 2026. Offer is not available on existing Pepper home loans. This offer is subject to change, and may be varied or withdrawn at any time.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. All Comparison Rates are calculated based on a secured loan of $150,000 over a 25 year term.

Comparison rates for variable Interest Only loans are based on an initial 5-year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed interest rate term. During an Interest Only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. Interest only is not available on 7 and 10 year fixed rate terms.

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Residential Home Loans

Comparison Interest Rate Card

For new business effective: 13 Nov 2026

**Applicable promotions have been applied to this rate card*

3 years Fixed Rate comparison

LVR % <$2.5M	PRIME FULL DOC								PRIME ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.49%	7.49%	7.79%	7.57%	7.69%	7.70%	7.99%	7.78%	7.69%	8.30%	7.84%	8.33%	7.89%	8.50%	8.04%	8.53%
>55 - 65	7.49%	7.49%	7.79%	7.57%	7.69%	7.70%	7.99%	7.78%	7.79%	8.30%	7.94%	8.33%	7.99%	8.50%	8.14%	8.53%
>65 - 70	7.74%	7.74%	8.04%	7.83%	7.94%	7.95%	8.24%	8.03%	7.79%	8.54%	7.94%	8.57%	7.99%	8.74%	8.14%	8.78%
>70 - 75	7.84%	7.84%	8.14%	7.92%	8.04%	8.05%	8.34%	8.13%	7.89%	8.50%	8.04%	8.53%	8.09%	8.70%	8.24%	8.74%
>75 - 80	7.84%	7.84%	8.14%	7.92%	8.04%	8.05%	8.34%	8.13%	7.89%	9.00%	8.04%	9.04%	8.09%	9.19%	8.24%	9.24%
>80 - 85	8.74%	8.75%	9.04%	8.84%	8.94%	8.95%	9.24%	9.03%	8.69%	9.14%	8.84%	9.19%	8.89%	9.35%	9.04%	9.39%
>85 - 90	9.04%	9.05%	9.34%	9.13%	9.24%	9.25%	9.54%	9.34%	9.99%	9.45%	10.14%	9.49%	10.19%	9.65%	10.34%	9.70%
>90 - 95	9.14%	9.14%	9.44%	9.24%	9.34%	9.35%	9.64%	9.44%	10.24%	9.61%	10.39%	9.65%	10.44%	9.81%	10.59%	9.86%

LVR % <$2.5M	NEAR PRIME CLEAR FULL DOC								NEAR PRIME CLEAR ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.99%	8.08%	8.29%	8.15%	8.34%	8.43%	8.64%	8.51%	8.44%	8.53%	8.74%	8.61%	8.79%	8.88%	9.09%	8.97%
>55 - 65	7.99%	8.08%	8.29%	8.15%	8.34%	8.43%	8.64%	8.51%	8.44%	8.53%	8.74%	8.61%	8.79%	8.88%	9.09%	8.97%
>65 - 70	8.09%	8.18%	8.39%	8.26%	8.44%	8.53%	8.74%	8.61%	8.44%	8.53%	8.74%	8.61%	8.79%	8.88%	9.09%	8.97%
>70 - 75	8.19%	8.28%	8.49%	8.36%	8.54%	8.63%	8.84%	8.71%	8.54%	8.63%	8.84%	8.71%	8.89%	8.98%	9.19%	9.06%
>75 - 80	8.29%	8.38%	8.59%	8.46%	8.64%	8.73%	8.94%	8.81%	8.54%	8.63%	8.84%	8.71%	8.89%	8.98%	9.19%	9.06%
>80 - 85	8.79%	8.88%	9.09%	8.97%	9.14%	9.23%	9.44%	9.32%	9.39%	9.48%	9.69%	9.57%	9.74%	9.83%	10.04%	9.92%
>85 - 90	9.29%	9.38%	9.59%	9.47%	9.64%	9.73%	9.94%	9.82%	10.59%	10.69%	10.89%	10.78%	10.94%	11.04%	11.24%	11.13%
>90 - 95	9.39%	9.48%	9.69%	9.57%	9.74%	9.83%	10.04%	9.92%								

LVR % <$1.5M	NEAR PRIME FULL DOC								NEAR PRIME ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.44%	8.53%	8.74%	8.61%	8.79%	8.88%	9.09%	8.97%	8.64%	8.73%	8.94%	8.81%	8.99%	9.08%	9.29%	9.16%
>55 - 65	8.44%	8.53%	8.74%	8.61%	8.79%	8.88%	9.09%	8.97%	8.64%	8.73%	8.94%	8.81%	8.99%	9.08%	9.29%	9.16%
>65 - 70	8.54%	8.63%	8.84%	8.71%	8.89%	8.98%	9.19%	9.06%	8.64%	8.73%	8.94%	8.81%	8.99%	9.08%	9.29%	9.16%
>70 - 75	8.54%	8.63%	8.84%	8.71%	8.89%	8.98%	9.19%	9.06%	8.74%	8.83%	9.04%	8.92%	9.09%	9.18%	9.39%	9.27%
>75 - 80	8.74%	8.83%	9.04%	8.92%	9.09%	9.18%	9.39%	9.27%	8.84%	8.93%	9.14%	9.01%	9.19%	9.28%	9.49%	9.37%
>80 - 85	9.34%	9.43%	9.64%	9.52%	9.69%	9.78%	9.99%	9.88%	9.64%	9.73%	9.94%	9.82%	9.99%	10.08%	10.29%	10.17%
>85 - 90	9.84%	9.93%	10.14%	10.03%	10.19%	10.28%	10.49%	10.37%								
>90 - 95	9.94%	10.03%	10.24%	10.12%	10.29%	10.38%	10.59%	10.47%								

LVR % <$1.0M	SPECIALIST FULL DOC								SPECIALIST ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.39%	9.51%	9.69%	9.60%	9.74%	9.87%	10.04%	9.96%	9.69%	9.81%	9.99%	9.91%	10.04%	10.17%	10.34%	10.26%
>55 - 65	9.39%	9.51%	9.69%	9.60%	9.74%	9.87%	10.04%	9.96%	9.69%	9.81%	9.99%	9.91%	10.04%	10.17%	10.34%	10.26%
>65 - 70	9.49%	9.61%	9.79%	9.71%	9.84%	9.97%	10.14%	10.06%	9.69%	9.81%	9.99%	9.91%	10.04%	10.17%	10.34%	10.26%
>70 - 75	9.49%	9.61%	9.79%	9.71%	9.84%	9.97%	10.14%	10.06%	9.79%	9.91%	10.09%	10.01%	10.14%	10.27%	10.44%	10.36%
>75 - 80	9.69%	9.81%	9.99%	9.91%	10.04%	10.17%	10.34%	10.26%	10.09%	10.22%	10.39%	10.31%	10.44%	10.57%	10.74%	10.66%
>80 - 85	10.49%	10.62%	10.79%	10.72%	10.84%	10.98%	11.14%	11.07%	11.09%	11.22%	11.39%	11.32%	11.44%	11.57%	11.74%	11.68%
>85 - 90	11.49%	11.63%	11.79%	11.73%	11.84%	11.98%	12.14%	12.08%								
>90 - 95	12.49%	12.64%	12.79%	12.74%	12.84%	12.99%	13.14%	13.10%								

LVR % <$1.0M	SPECIALIST FULL DOC PLUS								SPECIALIST ALT DOC PLUS							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	10.49%	10.62%	10.79%	10.72%	10.84%	10.98%	11.14%	11.07%	10.89%	11.02%	11.19%	11.12%	11.24%	11.38%	11.54%	11.48%
>55 - 65	10.49%	10.62%	10.79%	10.72%	10.84%	10.98%	11.14%	11.07%	10.89%	11.02%	11.19%	11.12%	11.24%	11.38%	11.54%	11.48%
>65 - 70	10.59%	10.72%	10.89%	10.81%	10.94%	11.07%	11.24%	11.17%	10.89%	11.02%	11.19%	11.12%	11.24%	11.38%	11.54%	11.48%
>70 - 75	10.59%	10.72%	10.89%	10.81%	10.94%	11.07%	11.24%	11.17%	11.09%	11.22%	11.39%	11.32%	11.44%	11.57%	11.74%	11.68%
>75 - 80	10.89%	11.02%	11.19%	11.12%	11.24%	11.38%	11.54%	11.48%								
>80 - 85																
>85 - 90																
>90 - 95																

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All Pepper home loan fixed interest rates are correct as at 13 November 2026 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances. Terms, conditions, fees and charges apply.

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WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. All Comparison Rates are calculated based on a secured loan of $150,000 over a 25 year term.

Comparison rates for variable Interest Only loans are based on an initial 5-year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed interest rate term. During an Interest Only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. Interest only is not available on 7 and 10 year fixed rate terms.

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Residential Home Loans

Comparison Interest Rate Card

For new business effective: 13 Nov 2026

**Applicable promotions have been applied to this rate card*

5 years Fixed Rate comparison

LVR % <$2.5M	PRIME FULL DOC								PRIME ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.69%	7.62%	7.99%	7.75%	7.89%	7.83%	8.19%	7.95%	7.89%	8.43%	8.04%	8.48%	8.09%	8.63%	8.24%	8.69%
>55 - 65	7.69%	7.62%	7.99%	7.75%	7.89%	7.83%	8.19%	7.95%	7.99%	8.43%	8.14%	8.48%	8.19%	8.63%	8.34%	8.69%
>65 - 70	7.94%	7.88%	8.24%	8.00%	8.14%	8.08%	8.44%	8.20%	7.99%	8.67%	8.14%	8.73%	8.19%	8.88%	8.34%	8.93%
>70 - 75	8.04%	7.98%	8.34%	8.10%	8.24%	8.18%	8.54%	8.30%	8.09%	8.63%	8.24%	8.69%	8.29%	8.83%	8.44%	8.89%
>75 - 80	8.04%	7.98%	8.34%	8.10%	8.24%	8.18%	8.54%	8.30%	8.09%	9.13%	8.24%	9.19%	8.29%	9.34%	8.44%	9.39%
>80 - 85	8.94%	8.89%	9.24%	9.01%	9.14%	9.09%	9.44%	9.22%	8.89%	9.29%	9.04%	9.34%	9.09%	9.49%	9.24%	9.54%
>85 - 90	9.24%	9.19%	9.54%	9.31%	9.44%	9.38%	9.74%	9.52%	10.19%	9.59%	10.34%	9.65%	10.39%	9.79%	10.54%	9.85%
>90 - 95	9.34%	9.29%	9.64%	9.42%	9.54%	9.49%	9.84%	9.62%	10.44%	9.75%	10.59%	9.81%	10.64%	9.95%	10.79%	10.01%

LVR % <$2.5M	NEAR PRIME CLEAR FULL DOC								NEAR PRIME CLEAR ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.19%	8.21%	8.49%	8.33%	8.54%	8.56%	8.84%	8.69%	8.64%	8.66%	8.94%	8.79%	8.99%	9.02%	9.29%	9.14%
>55 - 65	8.19%	8.21%	8.49%	8.33%	8.54%	8.56%	8.84%	8.69%	8.64%	8.66%	8.94%	8.79%	8.99%	9.02%	9.29%	9.14%
>65 - 70	8.29%	8.31%	8.59%	8.43%	8.64%	8.66%	8.94%	8.79%	8.64%	8.66%	8.94%	8.79%	8.99%	9.02%	9.29%	9.14%
>70 - 75	8.39%	8.42%	8.69%	8.53%	8.74%	8.76%	9.04%	8.89%	8.74%	8.76%	9.04%	8.89%	9.09%	9.12%	9.39%	9.24%
>75 - 80	8.49%	8.52%	8.79%	8.63%	8.84%	8.86%	9.14%	8.99%	8.74%	8.76%	9.04%	8.89%	9.09%	9.12%	9.39%	9.24%
>80 - 85	8.99%	9.02%	9.29%	9.14%	9.34%	9.37%	9.64%	9.50%	9.59%	9.62%	9.89%	9.75%	9.94%	9.97%	10.24%	10.11%
>85 - 90	9.49%	9.52%	9.79%	9.65%	9.84%	9.87%	10.14%	10.00%	10.79%	10.83%	11.09%	10.97%	11.14%	11.18%	11.44%	11.33%
>90 - 95	9.59%	9.62%	9.89%	9.75%	9.94%	9.97%	10.24%	10.11%								

LVR % <$1.5M	NEAR PRIME FULL DOC								NEAR PRIME ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.64%	8.66%	8.94%	8.79%	8.99%	9.02%	9.29%	9.14%	8.84%	8.86%	9.14%	8.99%	9.19%	9.22%	9.49%	9.35%
>55 - 65	8.64%	8.66%	8.94%	8.79%	8.99%	9.02%	9.29%	9.14%	8.84%	8.86%	9.14%	8.99%	9.19%	9.22%	9.49%	9.35%
>65 - 70	8.74%	8.76%	9.04%	8.89%	9.09%	9.12%	9.39%	9.24%	8.84%	8.86%	9.14%	8.99%	9.19%	9.22%	9.49%	9.35%
>70 - 75	8.74%	8.76%	9.04%	8.89%	9.09%	9.12%	9.39%	9.24%	8.94%	8.97%	9.24%	9.09%	9.29%	9.32%	9.59%	9.45%
>75 - 80	8.94%	8.97%	9.24%	9.09%	9.29%	9.32%	9.59%	9.45%	9.04%	9.07%	9.34%	9.19%	9.39%	9.42%	9.69%	9.55%
>80 - 85	9.54%	9.57%	9.84%	9.70%	9.89%	9.92%	10.19%	10.05%	9.84%	9.87%	10.14%	10.00%	10.19%	10.22%	10.49%	10.36%
>85 - 90	10.04%	10.07%	10.34%	10.21%	10.39%	10.43%	10.69%	10.56%								
>90 - 95	10.14%	10.18%	10.44%	10.31%	10.49%	10.53%	10.79%	10.67%								

LVR % <$1.0M	SPECIALIST FULL DOC								SPECIALIST ALT DOC							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.59%	9.66%	9.89%	9.78%	9.94%	10.01%	10.24%	10.14%	9.89%	9.96%	10.19%	10.09%	10.24%	10.31%	10.54%	10.45%
>55 - 65	9.59%	9.66%	9.89%	9.78%	9.94%	10.01%	10.24%	10.14%	9.89%	9.96%	10.19%	10.09%	10.24%	10.31%	10.54%	10.45%
>65 - 70	9.69%	9.75%	9.99%	9.89%	10.04%	10.11%	10.34%	10.24%	9.89%	9.96%	10.19%	10.09%	10.24%	10.31%	10.54%	10.45%
>70 - 75	9.69%	9.75%	9.99%	9.89%	10.04%	10.11%	10.34%	10.24%	9.99%	10.06%	10.29%	10.19%	10.34%	10.41%	10.64%	10.55%
>75 - 80	9.89%	9.96%	10.19%	10.09%	10.24%	10.31%	10.54%	10.45%	10.29%	10.37%	10.59%	10.50%	10.64%	10.71%	10.94%	10.85%
>80 - 85	10.69%	10.77%	10.99%	10.90%	11.04%	11.12%	11.34%	11.26%	11.29%	11.37%	11.59%	11.52%	11.64%	11.73%	11.94%	11.87%
>85 - 90	11.69%	11.78%	11.99%	11.92%	12.04%	12.13%	12.34%	12.28%								
>90 - 95	12.69%	12.79%	12.99%	12.94%	13.04%	13.14%	13.34%	13.30%								

LVR % <$1.0M	SPECIALIST FULL DOC PLUS								SPECIALIST ALT DOC PLUS							
	OO P&I		OO IO		Investor P&I		Investor IO		OO P&I		OO IO		Investor P&I		Investor IO	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	10.69%	10.77%	10.99%	10.90%	11.04%	11.12%	11.34%	11.26%	11.09%	11.17%	11.39%	11.31%	11.44%	11.52%	11.74%	11.66%
>55 - 65	10.69%	10.77%	10.99%	10.90%	11.04%	11.12%	11.34%	11.26%	11.09%	11.17%	11.39%	11.31%	11.44%	11.52%	11.74%	11.66%
>65 - 70	10.79%	10.86%	11.09%	11.00%	11.14%	11.22%	11.44%	11.36%	11.09%	11.17%	11.39%	11.31%	11.44%	11.52%	11.74%	11.66%
>70 - 75	10.79%	10.86%	11.09%	11.00%	11.14%	11.22%	11.44%	11.36%	11.29%	11.37%	11.59%	11.52%	11.64%	11.73%	11.94%	11.87%
>75 - 80	11.09%	11.17%	11.39%	11.31%	11.44%	11.52%	11.74%	11.66%								
>80 - 85																
>85 - 90																
>90 - 95																

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Residential Home Loans

Comparison Interest Rate Card

For new business effective: 13 Nov 2026

**Applicable promotions have been applied to this rate card*

7 years Fixed Rate comparison

LVR % <$2.5M	PRIME FULL DOC				PRIME ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	7.84%	7.78%	8.04%	7.98%	8.04%	8.58%	8.24%	8.78%
>55 - 65	7.84%	7.78%	8.04%	7.98%	8.14%	8.58%	8.34%	8.78%
>65 - 70	8.09%	8.03%	8.29%	8.23%	8.14%	8.82%	8.34%	9.03%
>70 - 75	8.19%	8.13%	8.39%	8.33%	8.24%	8.78%	8.44%	8.98%
>75 - 80	8.19%	8.13%	8.39%	8.33%	8.24%	9.29%	8.44%	9.49%
>80 - 85	9.09%	9.04%	9.29%	9.24%	9.04%	9.44%	9.24%	9.64%
>85 - 90	9.39%	9.34%	9.59%	9.54%	10.34%	9.74%	10.54%	9.94%
>90 - 95	9.49%	9.44%	9.69%	9.64%	10.59%	9.91%	10.79%	10.10%

LVR % <$2.5M	NEAR PRIME CLEAR FULL DOC				NEAR PRIME CLEAR ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.34%	8.36%	8.69%	8.71%	8.79%	8.81%	9.14%	9.17%
>55 - 65	8.34%	8.36%	8.69%	8.71%	8.79%	8.81%	9.14%	9.17%
>65 - 70	8.44%	8.46%	8.79%	8.81%	8.79%	8.81%	9.14%	9.17%
>70 - 75	8.54%	8.56%	8.89%	8.92%	8.89%	8.92%	9.24%	9.27%
>75 - 80	8.64%	8.66%	8.99%	9.02%	8.89%	8.92%	9.24%	9.27%
>80 - 85	9.14%	9.17%	9.49%	9.52%	9.74%	9.78%	10.09%	10.13%
>85 - 90	9.64%	9.67%	9.99%	10.03%	10.94%	10.99%	11.29%	11.34%
>90 - 95	9.74%	9.78%	10.09%	10.13%				

LVR % <$1.5M	NEAR PRIME FULL DOC				NEAR PRIME ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.79%	8.81%	9.14%	9.17%	8.99%	9.02%	9.34%	9.37%
>55 - 65	8.79%	8.81%	9.14%	9.17%	8.99%	9.02%	9.34%	9.37%
>65 - 70	8.89%	8.92%	9.24%	9.27%	8.99%	9.02%	9.34%	9.37%
>70 - 75	8.89%	8.92%	9.24%	9.27%	9.09%	9.12%	9.44%	9.47%
>75 - 80	9.09%	9.12%	9.44%	9.47%	9.19%	9.22%	9.54%	9.57%
>80 - 85	9.69%	9.72%	10.04%	10.08%	9.99%	10.03%	10.34%	10.38%
>85 - 90	10.19%	10.23%	10.54%	10.58%				
>90 - 95	10.29%	10.33%	10.64%	10.68%				

LVR % <$1.0M	SPECIALIST FULL DOC				SPECIALIST ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.74%	9.81%	10.09%	10.16%	10.04%	10.11%	10.39%	10.47%
>55 - 65	9.74%	9.81%	10.09%	10.16%	10.04%	10.11%	10.39%	10.47%
>65 - 70	9.84%	9.91%	10.19%	10.27%	10.04%	10.11%	10.39%	10.47%
>70 - 75	9.84%	9.91%	10.19%	10.27%	10.14%	10.21%	10.49%	10.57%
>75 - 80	10.04%	10.11%	10.39%	10.47%	10.44%	10.52%	10.79%	10.87%
>80 - 85	10.84%	10.92%	11.19%	11.28%	11.44%	11.53%	11.79%	11.89%
>85 - 90	11.84%	11.94%	12.19%	12.29%				
>90 - 95	12.84%	12.95%	13.19%	13.31%				

LVR % <$1.0M	SPECIALIST FULL DOC PLUS				SPECIALIST ALT DOC PLUS			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	10.84%	10.92%	11.19%	11.28%	11.24%	11.32%	11.59%	11.69%
>55 - 65	10.84%	10.92%	11.19%	11.28%	11.24%	11.32%	11.59%	11.69%
>65 - 70	10.94%	11.02%	11.29%	11.38%	11.24%	11.32%	11.59%	11.69%
>70 - 75	10.94%	11.02%	11.29%	11.38%	11.44%	11.53%	11.79%	11.89%
>75 - 80	11.24%	11.32%	11.59%	11.69%				
>80 - 85								
>85 - 90								
>90 - 95								

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Residential Home Loans

Comparison Interest Rate Card

For new business effective: 13 Nov 2026

**Applicable promotions have been applied to this rate card*

10 years Fixed Rate comparison

LVR % <$2.5M	PRIME FULL DOC				PRIME ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.24%	8.17%	8.44%	8.37%	8.44%	8.98%	8.64%	9.18%
>55 - 65	8.24%	8.17%	8.44%	8.37%	8.54%	8.98%	8.74%	9.18%
>65 - 70	8.49%	8.42%	8.69%	8.62%	8.54%	9.22%	8.74%	9.42%
>70 - 75	8.59%	8.52%	8.79%	8.72%	8.64%	9.18%	8.84%	9.38%
>75 - 80	8.59%	8.52%	8.79%	8.72%	8.64%	9.69%	8.84%	9.89%
>80 - 85	9.49%	9.44%	9.69%	9.63%	9.44%	9.84%	9.64%	10.05%
>85 - 90	9.79%	9.74%	9.99%	9.94%	10.74%	10.14%	10.94%	10.35%
>90 - 95	9.89%	9.84%	10.09%	10.05%	10.99%	10.30%	11.19%	10.51%

LVR % <$2.5M	NEAR PRIME CLEAR FULL DOC				NEAR PRIME CLEAR ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	8.74%	8.75%	9.09%	9.11%	9.19%	9.21%	9.54%	9.57%
>55 - 65	8.74%	8.75%	9.09%	9.11%	9.19%	9.21%	9.54%	9.57%
>65 - 70	8.84%	8.85%	9.19%	9.21%	9.19%	9.21%	9.54%	9.57%
>70 - 75	8.94%	8.96%	9.29%	9.32%	9.29%	9.32%	9.64%	9.67%
>75 - 80	9.04%	9.06%	9.39%	9.41%	9.29%	9.32%	9.64%	9.67%
>80 - 85	9.54%	9.57%	9.89%	9.92%	10.14%	10.18%	10.49%	10.53%
>85 - 90	10.04%	10.07%	10.39%	10.43%	11.34%	11.39%	11.69%	11.75%
>90 - 95	10.14%	10.18%	10.49%	10.53%				

LVR % <$1.5M	NEAR PRIME FULL DOC				NEAR PRIME ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	9.19%	9.21%	9.54%	9.57%	9.39%	9.41%	9.74%	9.77%
>55 - 65	9.19%	9.21%	9.54%	9.57%	9.39%	9.41%	9.74%	9.77%
>65 - 70	9.29%	9.32%	9.64%	9.67%	9.39%	9.41%	9.74%	9.77%
>70 - 75	9.29%	9.32%	9.64%	9.67%	9.49%	9.52%	9.84%	9.87%
>75 - 80	9.49%	9.52%	9.84%	9.87%	9.59%	9.62%	9.94%	9.97%
>80 - 85	10.09%	10.13%	10.44%	10.48%	10.39%	10.43%	10.74%	10.79%
>85 - 90	10.59%	10.63%	10.94%	10.99%				
>90 - 95	10.69%	10.74%	11.04%	11.09%				

LVR % <$1.0M	SPECIALIST FULL DOC				SPECIALIST ALT DOC			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	10.14%	10.21%	10.49%	10.57%	10.44%	10.52%	10.79%	10.87%
>55 - 65	10.14%	10.21%	10.49%	10.57%	10.44%	10.52%	10.79%	10.87%
>65 - 70	10.24%	10.32%	10.59%	10.67%	10.44%	10.52%	10.79%	10.87%
>70 - 75	10.24%	10.32%	10.59%	10.67%	10.54%	10.62%	10.89%	10.97%
>75 - 80	10.44%	10.52%	10.79%	10.87%	10.84%	10.92%	11.19%	11.28%
>80 - 85	11.24%	11.33%	11.59%	11.69%	11.84%	11.94%	12.19%	12.30%
>85 - 90	12.24%	12.35%	12.59%	12.71%				
>90 - 95	13.24%	13.37%	13.59%	13.72%				

LVR % <$1.0M	SPECIALIST FULL DOC PLUS				SPECIALIST ALT DOC PLUS			
	OO P&I		Investor P&I		OO P&I		Investor P&I	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	11.24%	11.33%	11.59%	11.69%	11.64%	11.74%	11.99%	12.10%
>55 - 65	11.24%	11.33%	11.59%	11.69%	11.64%	11.74%	11.99%	12.10%
>65 - 70	11.34%	11.43%	11.69%	11.79%	11.64%	11.74%	11.99%	12.10%
>70 - 75	11.34%	11.43%	11.69%	11.79%	11.84%	11.94%	12.19%	12.30%
>75 - 80	11.64%	11.74%	11.99%	12.10%				
>80 - 85								
>85 - 90								
>90 - 95								

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