

Interest Rates Investment Loans

Current as at 29 February 2024

Purple Basic Variable Investment Loan¹

Minimum Loan Amount	Purple Basic Variable Investment Loans (Principal and Interest Repayments)		
	LVR ²	Annual Rate	Comparison Rate
\$150,000	≤60%	6.24%	6.27%
	>60% - 80%	6.34%	6.37%
	>80% - 90%	6.74%	6.77%

Total Home Loan Package (\$395 Annual Fee)^{3,4}

Minimum Loan Amount \$50,000	Total Home Loan Package Variable Rate Loans					
	Principal and Interest Repayments			Interest Only Repayments ⁵		
	LVR ²	Annual Rate	Comparison Rate	LVR ²	Annual Rate	Comparison Rate
New Loan Interest Rates	≤60%	6.24%	6.59%			
	>60% - 80% ⁵	6.34%	6.69%	≤80%	6.44%	6.79%
	>80% - 90%	6.74%	7.09%	>80% - 90%	6.74%	7.09%
Standard Total Home Loan Package Variable Rate	≤90%	8.00%	8.33%	≤90%	8.25%	8.58%

Minimum Loan Amount \$50,000	Total Home Loan Package Fixed Rate Loans ⁴					
	LVR ²	Term	Principal and Interest Repayments		Interest Only Repayments ⁵	
			Annual Rate	Comparison Rate	Annual Rate	Comparison Rate
New Loan Interest Rates	≤80%	1 Year Fixed	6.49%	8.16%		
		2 Year Fixed	6.49%	8.02%		
		3 Year Fixed	6.49%	7.88%		
		4 Year Fixed	6.84%	7.89%		
		5 Year Fixed	6.84%	7.81%		
New and Existing Loans (includes switching and refix rates)	≤90%	1 Year Fixed	6.69%	8.19%	6.69%	8.41%
		2 Year Fixed	6.69%	8.06%	6.69%	8.25%
		3 Year Fixed	6.69%	7.94%	6.69%	8.11%
		4 Year Fixed	7.04%	7.97%	7.04%	8.12%
		5 Year Fixed	7.04%	7.90%	7.04%	8.03%

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.

Interest Rates Investment Loans

Current as at 29 February 2024

Minimum Loan Amount	Total Home Loan Package Building Loans ⁴					
	LVR ²	Rate Type ³	Principal and Interest Repayments ⁶		Interest Only Repayments ⁵	
			Annual Rate	Comparison Rate	Annual Rate	Comparison Rate
\$50,000	≤80%	Variable	6.74%	7.09%	6.74%	7.09%
	>80% - 90%	Variable	7.69%	8.02%	7.69%	8.02%
	≤90%	1 Year Fixed	6.69%	8.19%	6.69%	8.41%
		2 Year Fixed	6.69%	8.06%	6.69%	8.25%
		3 Year Fixed	6.69%	7.94%	6.69%	8.11%
		4 Year Fixed	7.04%	7.97%	7.04%	8.12%
		5 Year Fixed	7.04%	7.90%	7.04%	8.03%

Standard Investment Loan Interest Rates

Minimum Loan Amount	Standard Variable Investment Loan Interest Rates						
	LVR ²	Principal and Interest Repayments			Interest Only Repayments ⁵		
		Annual Rate	Comparison Rate		Annual Rate	Comparison Rate	
\$10,000	≤90%	8.99%	9.04%	This is our Standard Variable Investment Rate (P&I)	9.29%	9.34%	This is our Standard Variable Investment Rate (IO)

Minimum Loan Amount	Standard Fixed Rate Investment Loan Interest Rates					
	LVR ²	Term	Principal and Interest Repayments		Interest Only Repayments ⁵	
			Annual Rate	Comparison Rate	Annual Rate	Comparison Rate
\$10,000	≤90%	1 Year Fixed	7.04%	8.82%	7.24%	9.11%
		2 Year Fixed	7.04%	8.62%	7.24%	8.90%
		3 Year Fixed	7.04%	8.44%	7.24%	8.71%
		4 Year Fixed	7.39%	8.42%	7.59%	8.67%
		5 Year Fixed	7.39%	8.30%	7.59%	8.55%

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

Product	Annual Rate
Total Home Loan Package	7.95%
Standard Variable Rate	9.14%

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.

- Parent Equity, Interest Only, Land Rent and Construction 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 the loan as the LVR changes. All LVRs are inclusive of any capitalised LMI.
- Construction, Bridging, Interest Only and Home Guarantee Scheme (HGS) loans are not eligible.
- The Total Home Loan Package has an annual fee of \$395. Available to customers with a minimum loan amount of \$50,000. 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.
- IO repayments for the life of the contracted loan period.
- IO repayments during the construction phase then P&I repayments.

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