

### Home Loan Interest Rate Changes

The Bank has announced a decrease to its Owner Occupier and Investor fixed interest rates **effective 16 October 2019**, applicable for new business, across all brands. ^

See below table for details on upcoming rate change effective 16 October 2019, please note only those products affected have been included:

Owner Occupiers					
Product	Current Rates		New Rates <sup>1</sup>		
	Interest rate p.a	Comparison rate p.a**	Interest rate p.a change	Interest rate p.a <sup>1</sup>	Comparison rate p.a**
<b>Fixed Rate Home Loan – 2 year – P&amp;I</b>	2.98%	4.47%	<b>-0.10%</b>	<b>2.88%</b>	<b>4.46%</b>
<b>Fixed Rate Home Loan – 3 year – P&amp;I</b>	3.48%	4.45%	<b>-0.20%</b>	<b>3.28%</b>	<b>4.41%</b>
<b>Fixed Rate Home Loan – 4 year – P&amp;I</b>	3.99%	4.53%	<b>-0.20%</b>	<b>3.79%</b>	<b>4.47%</b>
<b>Fixed Rate Home Loan – 5 year – P&amp;I</b>	3.99%	4.48%	<b>-0.20%</b>	<b>3.79%</b>	<b>4.41%</b>
<b>Fixed Rate Home Loan – 2 year – IO</b>	4.19%	4.69%	<b>-0.10%</b>	<b>4.09%</b>	<b>4.68%</b>
<b>Fixed Rate Home Loan – 3 year – IO</b>	4.19%	4.64%	<b>-0.20%</b>	<b>3.99%</b>	<b>4.60%</b>
<b>Fixed Rate Home Loan – 4 year – IO</b>	4.63%	4.75%	<b>-0.20%</b>	<b>4.43%</b>	<b>4.69%</b>
<b>Fixed Rate Home Loan – 5 year – IO</b>	4.70%	4.77%	<b>-0.20%</b>	<b>4.50%</b>	<b>4.70%</b>
Investors					
Product	Current Rates		New Rates <sup>1</sup>		
	Interest rate p.a	Comparison rate p.a**	Interest rate p.a change	Interest rate p.a <sup>1</sup>	Comparison rate p.a**
<b>Fixed Rate Home Loan – 2 year – P&amp;I</b>	3.38%	4.54%	<b>-0.10%</b>	<b>3.28%</b>	<b>4.53%</b>
<b>Fixed Rate Home Loan – 3 year – P&amp;I</b>	3.55%	4.47%	<b>-0.20%</b>	<b>3.35%</b>	<b>4.43%</b>
<b>Fixed Rate Home Loan – 4 year – P&amp;I</b>	4.25%	4.62%	<b>-0.20%</b>	<b>4.05%</b>	<b>4.56%</b>
<b>Fixed Rate Home Loan – 5 year – P&amp;I</b>	4.25%	4.58%	<b>-0.20%</b>	<b>4.05%</b>	<b>4.51%</b>
<b>Fixed Rate Home Loan – 2 year – IO</b>	4.58%	4.76%	<b>-0.10%</b>	<b>4.48%</b>	<b>4.75%</b>
<b>Fixed Rate Home Loan – 3 year – IO</b>	4.19%	4.64%	<b>-0.20%</b>	<b>3.99%</b>	<b>4.60%</b>
<b>Fixed Rate Home Loan – 4 year – IO</b>	4.99%	4.87%	<b>-0.20%</b>	<b>4.79%</b>	<b>4.81%</b>
<b>Fixed Rate Home Loan – 5 year – IO</b>	4.99%	4.88%	<b>-0.20%</b>	<b>4.79%</b>	<b>4.81%</b>

The Bank will decrease interest rates on a number of its Owner Occupier and Investor variable interest rates **effective 1 November 2019**, applicable for new and existing business, across all brands. ^

See below table for variable rates effective 1 November 2019, please note only those products affected have been included:

Owner Occupiers					
Product	Current Rates		New Rates <sup>2</sup>		
	Interest rate p.a	Comparison rate p.a**	Interest rate p.a change	Interest rate p.a <sup>1</sup>	Comparison rate p.a**
<b>Solutions Plus Home Loan<sup>3</sup> – Principal &amp; Interest (P&amp;I)</b>					
<b>\$150,000 – \$249,999 – P&amp;I</b>	4.66%	4.70%	<b>-0.13%</b>	<b>4.53%</b>	<b>4.78%</b>
LVR is 60% or less	3.61%	3.65%	<b>-0.13%</b>	<b>3.48%</b>	<b>3.74%</b>
LVR is above 60% and less than or equal to 80%	4.06%	4.10%	<b>-0.13%</b>	<b>3.93%</b>	<b>4.19%</b>
LVR is above 80% and less than or equal to 90%	4.66%	4.70%	<b>-0.13%</b>	<b>4.53%</b>	<b>4.78%</b>
LVR is above 90%	4.66%	4.70%	<b>-0.13%</b>	<b>4.53%</b>	<b>4.78%</b>
<b>\$250,000 – \$499,999 – P&amp;I</b>	4.62%	4.66%	<b>-0.13%</b>	<b>4.49%</b>	<b>4.74%</b>
LVR is 60% or less	3.61%	3.65%	<b>-0.13%</b>	<b>3.48%</b>	<b>3.74%</b>
LVR is above 60% and less than or equal to 80%	3.71%	3.75%	<b>-0.13%</b>	<b>3.58%</b>	<b>3.84%</b>
LVR is above 80% and less than or equal to 90%	4.21%	4.25%	<b>-0.13%</b>	<b>4.08%</b>	<b>4.33%</b>
LVR is above 90%	4.62%	4.66%	<b>-0.13%</b>	<b>4.49%</b>	<b>4.74%</b>
<b>\$500,000 – \$749,999 – P&amp;I</b>	4.59%	4.63%	<b>-0.13%</b>	<b>4.46%</b>	<b>4.71%</b>
LVR is 60% or less	3.71%	3.95%	<b>-0.13%</b>	<b>3.58%</b>	<b>3.84%</b>
LVR is above 60% and less than or equal to 80%	3.71%	3.95%	<b>-0.13%</b>	<b>3.58%</b>	<b>3.84%</b>
LVR is above 80% and less than or equal to 90%	4.16%	4.40%	<b>-0.13%</b>	<b>4.03%</b>	<b>4.28%</b>

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LVR is above 90%	4.59%	4.83%	-0.13%	4.46%	4.71%
<b>\$750,000+ – P&amp;I</b>	4.52%	4.56%	-0.13%	4.39%	4.64%
LVR is 60% or less	3.71%	3.95%	-0.13%	3.58%	3.84%
LVR is above 60% and less than or equal to 80%	3.71%	3.95%	-0.13%	3.58%	3.84%
LVR is above 80% and less than or equal to 90%	4.09%	4.33%	-0.13%	3.96%	4.22%
LVR is above 90%	4.52%	4.76%	-0.13%	4.39%	4.64%
<b>Solutions Plus Home Loan – Interest Only (IO)</b>					
<b>\$150,000 – \$249,999 – IO</b>	4.66%	4.70%	-0.13%	4.53%	4.76%
LVR is 60% or less	4.34%	3.93%	-0.13%	4.21%	4.00%
LVR is above 60% and less than or equal to 80%	4.36%	4.21%	-0.13%	4.23%	4.28%
LVR is above 80% and less than or equal to 90%	4.66%	4.70%	-0.13%	4.53%	4.76%
LVR is above 90%	4.66%	4.70%	-0.13%	4.53%	4.76%
<b>\$250,000 – \$499,999 – IO</b>	4.66%	4.67%	-0.13%	4.53%	4.73%
LVR is 60% or less	4.31%	3.92%	-0.13%	4.18%	3.98%
LVR is above 60% and less than or equal to 80%	4.42%	4.02%	-0.13%	4.29%	4.09%
LVR is above 80% and less than or equal to 90%	4.66%	4.43%	-0.13%	4.53%	4.49%
LVR is above 90%	4.66%	4.67%	-0.13%	4.53%	4.73%
<b>\$500,000 – \$749,999 – IO</b>	4.66%	4.66%	-0.13%	4.53%	4.72%
LVR is 60% or less	4.39%	4.13%	-0.13%	4.26%	4.08%
LVR is above 60% and less than or equal to 80%	4.49%	4.17%	-0.13%	4.36%	4.12%
LVR is above 80% and less than or equal to 90%	4.66%	4.52%	-0.13%	4.53%	4.46%
LVR is above 90%	4.66%	4.78%	-0.13%	4.53%	4.72%
<b>\$750,000+ – IO</b>	4.66%	4.61%	-0.13%	4.53%	4.67%
LVR is 60% or less	4.37%	4.13%	-0.13%	4.24%	4.07%
LVR is above 60% and less than or equal to 80%	4.47%	4.17%	-0.13%	4.34%	4.11%
LVR is above 80% and less than or equal to 90%	4.59%	4.45%	-0.13%	4.46%	4.39%
LVR is above 90%	4.66%	4.73%	-0.13%	4.53%	4.67%
<b>Classic Home Loan – P&amp;I</b>	3.42%	3.46%	-0.13%	3.29%	3.34%
<b>Flexi Choice Loan – P&amp;I</b>	4.75%	4.79%	-0.13%	4.62%	4.67%
<b>Interest Only Variable</b>	5.41%	5.06%	-0.13%	5.28%	4.93%
<b>My First Home Loan – P&amp;I</b>	4.66%	4.66%	-0.25%	4.41%	4.41%
<b>My First Home Loan – IO</b>	4.66%	4.66%	-0.25%	4.41%	4.41%

Investors					
Product	Current Rates		New Rates <sup>2</sup>		
	Interest rate p.a	Comparison rate p.a**	Interest rate p.a change	Interest rate p.a <sup>1</sup>	Comparison rate p.a**
<b>Classic Home Loan – P&amp;I</b>	3.50%	3.54%	-0.13%	3.37%	3.42%
<b>Flexi Choice Loan – P&amp;I</b>	4.75%	4.79%	-0.13%	4.62%	4.67%
<b>Interest Only Variable</b>	5.45%	5.07%	-0.13%	5.32%	4.95%

## Please note

- Only those products affected by the interest rate change have been included in the above table – all other home loan interest rates remain unchanged.
- Interest rates quoted and all rates are subject to change at any time.
- For fixed rate products, your clients can choose to apply to lock in the rate for 90 days with our **fixed rate lock<sup>4</sup> option**.

## Deals already submitted to TMBL

- Applicants that have applied for any of the products listed in the table above that have been approved and not as yet funded will automatically receive the new applicable rate on funding.

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## Further Information

For all our latest news, please visit the TMBL Broker portal (<https://broker.tmbank.com.au>) or contact your Broker Development Manager on **1300 TMBank** or email [broker@tmb.com.au](mailto:broker@tmb.com.au).



**Mark Middleton**  
Head of Third Party Distribution



Lock in a fixed rate today.

mozo EXPERTS CHOICE 2018 FIXED HOME LOAN

\*Conditions apply

**2.88% PA**  
2-year fixed interest rate<sup>1</sup>

**4.46% PA**  
2-year fixed comparison rate\*\*

Owner occupiers only.  
Principal and interest repayments only.

**^Membership eligibility applies to join the Bank.** Fees and charges and lending criteria apply. Consumer lending terms and conditions [available here or](#) from any of our offices. **\*\*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. The comparison rate quoted is based on \$150,000 for a term of 25 years. Rates apply to secured loans only. **1.** Interest rates effective **16 October 2019**. All rates quoted are for new business. Rates quoted and all rates subject to change. **2.** Interest rates effective **1 November 2019**. All rates quoted are for new business. Rates quoted and all rates subject to change. **3.** The Solutions Plus Home Loan is only available with the Rewards Package. A Rewards Package fee is payable upon application and annually. Terms and conditions for the Rewards Package are available on request. **4.** A Fixed Rate Lock fee of 0.15% of the total amount financed applies and is payable regardless of whether the interest rate at the time of settlement has increased or decreased. The Fixed Rate Lock commences from the date of the application and is locked in for 90 days from the date of application. For all fixed rate home loans, at the end of the fixed rate period the interest rate reverts to the Flexi Choice loan variable annual percentage rate. Any advice provided here does not take into consideration your objectives, financial situation, or needs, which you should consider before acting on any recommendations. For further information call 13 12 21 or go to [tmbank.com.au](http://tmbank.com.au). The Fixed Rate Lock commences from the date of the application and is locked in for 90 days from the date of application. Experts Choice Award 2018: Mozo Pty Ltd. ABN 68 128 199 208. AFSL & Australian Credit Licence 328141 offers consumers a comprehensive product comparison service across the retail banking market. The Bank does not pay Mozo to be in awards selection nor do we receive any commission from Mozo for any award received.