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Dear Business Partner,

We're pleased to share updates to our home loan offerings, effective 7 August 2025, including a limited-time **Offset Home Loan Special Offer** and decreases to **Fixed Interest Rates**.

## Offset Home Loan special offer<sup>(1)</sup> 5.55%p.a. / 5.74%p.a. comparison rate

### Eligibility Criteria:

- PAYG income applicants only
- Owner Occupied, Principal & Interest
- Loan-to-Value Ratio (LVR) ≤ 80%
- Purchases and/or external refinances only
- Must be funded by **31 December 2025**

This offer applies to **new home loan applications<sup>(2)</sup>** and **pipeline applications** that meet all eligibility criteria.

\*This offer only applies to new home loans with Bank Australia Limited trading as either Bank Australia or Qudos Bank.

## Fixed interest rate changes

### Owner Occupied – Principal & Interest

- 1 Year: ↓ 0.10%
- 2 & 5 Year: ↓ 0.20%
- 3 Year: ↓ 0.15%

### Investment – Principal & Interest

- 1 Year: ↓ 0.10%
- 2 & 3 Year: ↓ 0.15%
- 5 Year: ↓ 0.05%

No changes to Interest Only fixed rates.

## Negotiated and locked rates

Applications with a negotiated rate not funded by 7 August 2025 will receive the lower of the negotiated rate or the new rate.

Applications with a locked rate not funded by 7 August 2025 will receive the lower of the locked rate or the new fixed rate, provided funding occurs within the Rate Lock period.

If customers wish to amend their locked rate after 7 August 2025, a new Rate Lock request must be submitted with the updated rate.

The updated [Rate Schedule V85](#) will be available on the **Broker Support Portal** from **7 August 2025**. Please ensure your platforms are updated accordingly.

## Reach out if you need support

For any questions or assistance, please contact the broker support team:

- 03 9854 4818
- [brokersupport@bankaust.com.au](mailto:brokersupport@bankaust.com.au)

Or reach out to your Relationship Manager.

We appreciate your continued partnership and support.

**Matt Wood**  
National Manager – Broker

✉ [brokersupport@bankaust.com.au](mailto:brokersupport@bankaust.com.au)

☎ 03 9854 4818

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We respectfully acknowledge the Traditional Custodians of all the lands on which we work, and pay our respects to Elders past and present. Our head office is located on the land of the Wurundjeri peoples of the Kulin Nation. We recognise their continued connection to the land, waters and culture and we acknowledge their sovereignty has never been ceded. We acknowledge the constant resistance and resilience of First Nations peoples in their fight for self-determination.

We support the Uluru Statement from the Heart to achieve justice, recognition and respect for First Nations peoples. We see reconciliation as a fundamental responsibility for Bank Australia and we are committed to advancing reconciliation with First Peoples across Australia.

### 1. OFFSET HOME LOAN SPECIAL OFFER TERMS AND CONDITIONS

- Applications received on and from 7 August 2025.
- Loans to be funded no later than 31 December 2025.
- Limited time offer, subject to change at our discretion at anytime.
- Owner Occupied, Principal & Interest only.
- ≤ 80% LVR limit.
- Includes eligible Victorian Homebuyer Fund and NHFIC Guarantee Loans.
- PAYG only.

2. This offer only applies to new home loans with Bank Australia Limited, trading as either Qudos Bank or Bank Australia.

We reserve the right to change the rate at any time. Advertised variable rates are current at the time of publication but can be changed at any time. Applications received within the period 7 August 2025 up until offer ends or is withdrawn must be funded no later than 31 December 2025.