

Dear Business Partner,

Please be advised that Bank Australia will update its Interest Only and Clean Energy New Build rates effective **2 September 2025**:

- **Investment – Interest Only (Fixed & Variable):** Various changes. Please refer to the updated [Rate Schedule \(V87\)](#).
- **Clean Energy New Build:** Fixed and variable rates will increase by **0.20%**

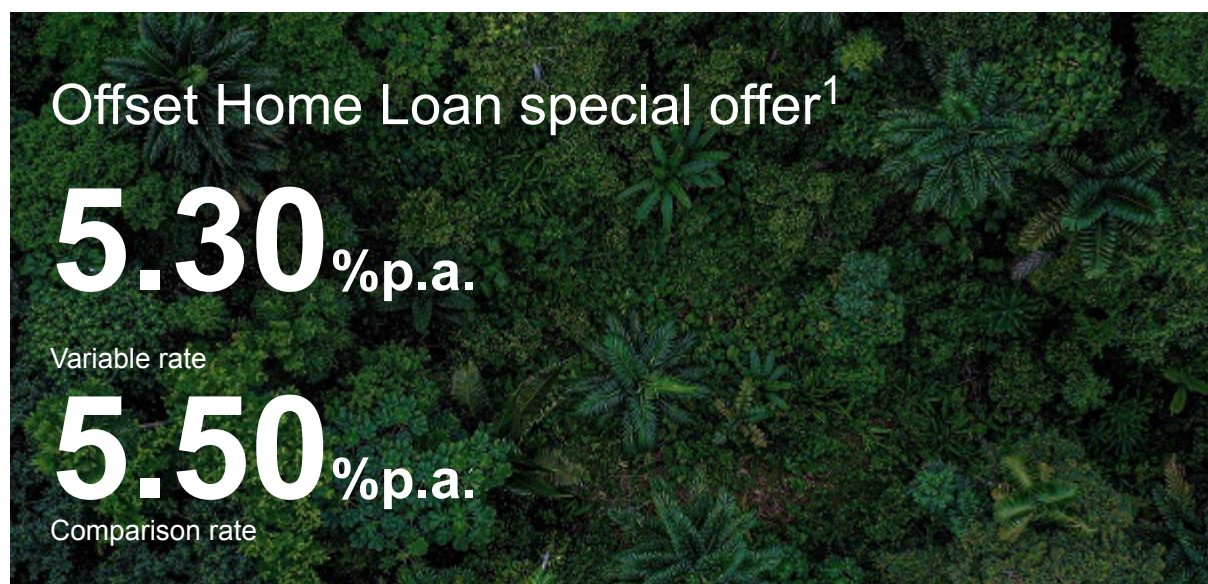
These changes apply to **new home loan applications**, including those currently in the pipeline.

Fixed Rate Applications

- Applications with a **negotiated fixed rate** not funded by 2 September will be subject to the new rates.
- Applications with a **locked rate** not funded by 2 September will receive the **lower of the locked rate or the new fixed rate**, provided funding occurs within the Rate Lock period.
- To amend a locked rate after 2 September, a **new rate lock request** must be submitted.

Clean Energy New Build Pipeline

Applications **received before 2 September** and **contracted before 30 September** will retain current rates.



Offset Home Loan special offer¹

5.30% p.a.
Variable rate

5.50% p.a.
Comparison rate

Eligibility Criteria:

- PAYG income applicants only
- Owner Occupied, Principal & Interest
- Must be funded by 31 December 2025
- Purchases and/or external refinances only
- This offer applies to **new home loan applications⁽²⁾** and **pipeline applications** that meet all eligibility criteria.


Reach out if you need support

For any questions or assistance, please contact the broker support team at 03 9854 4818 or brokersupport@bankaust.com.au. Alternatively, reach out to your relationship manager directly.

We appreciate your continued partnership and support.

Matt Wood
National Manager – Broker

 brokersupport@bankaust.com.au

 03 9854 4818

 bankaust.com.au/broker



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.