

Dear Business Partner,

I'm writing to let you know that Bank Australia is decreasing their 1 and 2 year Fixed Interest rates effective **24 September 2025** as follows:

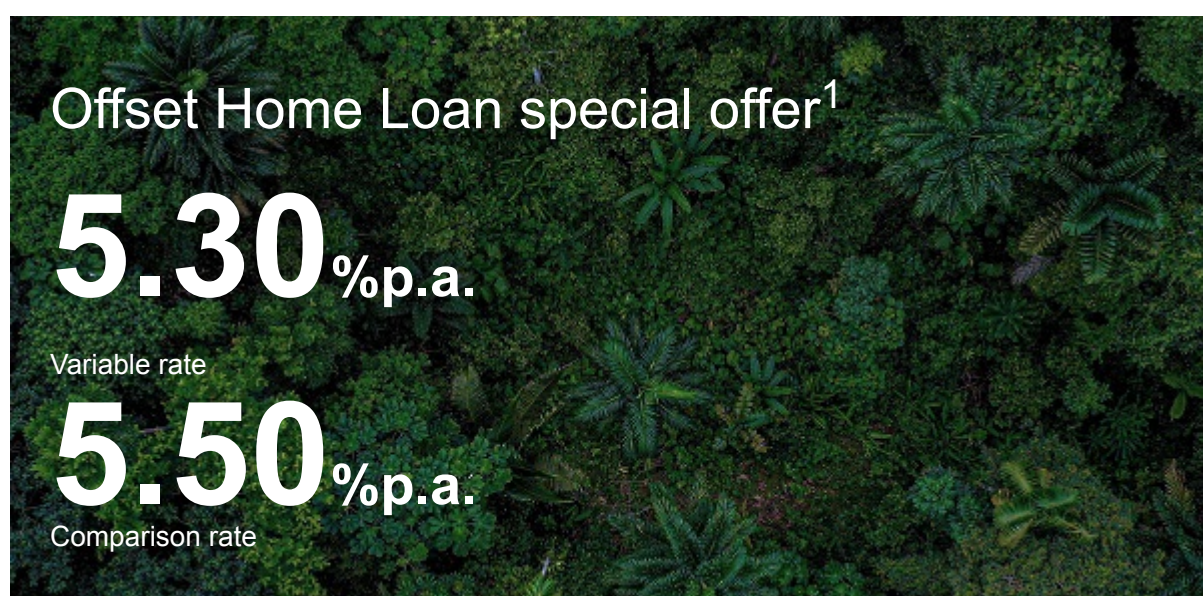
- **Owner Occupied - P&I**
 - 1 & 2 Year decrease by **0.15%**
- **Investment - P&I & IO**
 - 1 & 2 Year decrease by **0.20%**

The above Fixed Rate changes effect new home loan applications only inclusive of those in the pipeline.

Any applications with a negotiated fixed rate that are not funded prior to the 24 September 2025 will receive this change.

Any application with a locked rate that is not funded prior to 24 September 2025 will get the lower of the locked rate or new fixed rate available, provided the loan is funded within the rate lock period.

If customers wish to amend their locked interest rate after 24 September 2025, a new rate lock request must be completed with the new interest rate.



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.

Off the back of these changes, you can find the [updated rate schedule \(V88\)](#) which will also be available on the [Broker Support](#) portal from 24 September 2025.

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

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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.