

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 24 September 2025 will receive this change.

only inclusive of those in the pipeline.

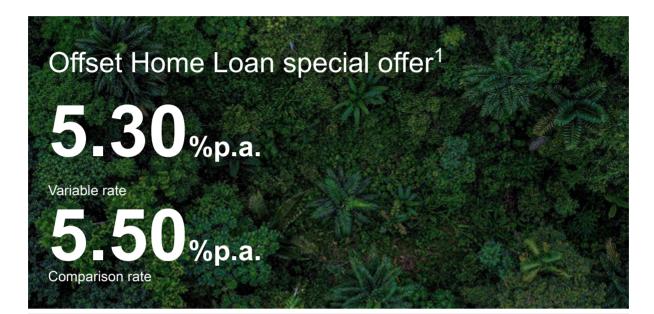
Any applications with a negotiated fixed rate that are not funded prior to

The above Fixed Rate changes effect new home loan applications

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.



## 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<sup>(2)</sup> and pipeline applications that meet all eligibility criteria.

Off the back of these changes, you can find the <u>updated rate schedule</u> (V88) which will also be available on the <u>Broker Support</u> 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 <a href="mailto:brokersupport@bankaust.com.au.">brokersupport@bankaust.com.au.</a>.

Alternatively, reach out to your relationship manager directly.

We appreciate your continued partnership and support.





Bank Australia Limited | ABN 21 087 651 607 | AFSL/Australian Credit Licence Number 238431

Bank Australia respects your privacy. View Bank Australia's <u>privacy policy</u>. For your own security, never click a link to Bank Australia's website which then asks you to login to your account and verify your details. Bank Australia does not send these types of emails. Bank Australia recommends that you <u>contact us</u> immediately if you receive such an email. We also recommend you regularly scan your PC for viruses and malicious software.

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.

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

- 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.

advancing reconciliation with First Peoples across Australia.

- Limited time offer subject to change at our discretion
- Limited time offer, subject to change at our discretion at anytime.
- Owner Occupied, Principal & Interest only.
   ≤ 80% LVR limit.
- Includes eligible
- Includes eligible Victorian Homebuyer Fund and NHFIC Guarantee Loans.
   PAYG only.
- 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

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