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Dear Business Partner,

I'm writing to let you know Bank Australia is increasing fixed interest rates effective **17 December 2025**.

Increase to fixed interest rates

Owner occupied

1 year	0.30%
2 years	0.55%
3 years	0.60%
5 years	0.45%

Investment

1 year	0.10%
2 & 3 years	0.35%
5 years	0.20%

The above fixed rate changes affect new home loan applications only, inclusive of those in pipeline.

Negotiated and locked rates

- Any applications with a negotiated fixed rate that are not funded prior to the 17 December 2025 will receive this change.
- Any application with a locked rate that is not funded prior to 17 December 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 17 December 2025, a new rate lock request must be completed with the new interest rate.

Our [broker partners page](#) has information about our fixed rate lock including terms and conditions, FAQs and our rate lock form.

We've updated the [updated rate schedule](#) (V92) which will also be available on the [broker partners](#) page from 17 December 2025. Please update your platforms to include these changes.

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.

**For more information,
please reach out.**

Matt Wood
National Manager – Broker

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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.