

Dear Business Partner,

Following the RBA's recent decision to raise the official cash rate, Bank Australia will be increasing its home loan rates.

Effective from **19 February 2026**, Interest rates will increase by 0.25% for all variable rate owner-occupier and investor loans. Fixed Interest rates will increase by 0.20% for all fixed rate owner-occupier and investor loans.

This change will affect both existing clients and new to Bank clients. Affected existing home loan customers will receive more information on the changes to their rate and repayments in the coming days.

Variable interest rates

Owner occupied	All LVR Tiers will increase by 0.25%
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Investment	All LVR Tiers will increase by 0.25%
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Fixed interest rates

Owner occupied	All Fixed Rates and all LVR Tiers will increase by 0.20%
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Investment	All Fixed Rates and all LVR Tiers will increase by 0.20%
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Any application without a locked rate will receive the above applicable rate as of 19 February 2026 unless they settle prior to this date.

[Rate lock form](#)

Off the back of these changes, you can find the updated rate schedule (V93) [here](#), which will also be available on the [Broker Support portal](#) from 19 February 2026.

Service Level Agreement (SLA) changes

Application submission to 1st Decision	Business days
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PAYG Applicants/ Applications	2-3 (if LMI is applicable)
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Self Employed Applicants/ Applications	4 (if LMI is applicable)
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Scheme Loan Applications	8
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Construction Loan Applications	8-9 (if LMI is applicable)
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Additional documentation	Business days
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Review of subsequent documentation	2
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Contracting	Business days
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Document preparation	2
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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.

Regards,
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.

