Resimac

Interest rate disclosure.

Understanding our interest rates and products

Variable - Where you see the word "variable" in our interest rate tables below this means that the interest rate may change. More information about our variable rates is set out below.

Fixed - Where an interest rate is called a fixed rate, this means that the interest rate stays the same for the length of the fixed rate period. However, the fixed rates set out above are indicative and can change before a loan is settled.

LVR - The term LVR (loan to value ratio) means in the context of a loan, the ratio of the total loan amount to the value of the property used as security for the loan. Please note: the value of the security property is our decision and determined at our discretion.

Types of loan product

The type of loan product available to borrowers depends on a number of factors.

- The Prime or Specialist categories depend on our assessment of risk in respect of the borrowers personal and financial profile(s).
- The Full Doc or Alt Doc categories loan depends on the types and level of documentation that the borrower(s) provides to support the loan application.
- If a borrower qualifies for a Specialist type of product, the category of Specialist product that may be available to the borrower(s) depends on whether the borrower(s) qualify for the Full Doc or Alt Doc category and whether they qualify for the Clear, Plus or Assist category.
- The Clear, Plus or Assist category depends on the borrower(s) level of credit impairment and our assessment of risk in respect of their personal and financial profile.

How do our variable rates work?

Our variable rates are different to a trading bank's named floating rates. Our variable rates don't float which means your variable rate may be different to our latest published variable rates.

When you enter into a home loan agreement with us the variable rate that applies to you is determined by reference to three factors:

- the loan product;
- your LVR band that applies at the start of a loan; and
- the date when a loan first settles or the date when a loan moves from a fixed rate to a variable rate.

Once your variable rate is set it will only change at our discretion, which means by us exercising a power we have in the loan agreement.

If we decide to change your variable rate, the new rate that will apply to your loan will be the latest variable rate we publish for the applicable loan product and at your LVR band at the date of the change. If we change your variable rate, we will disclose the changes to you within five working days of the change taking effect.

If the latest variable rate we publish for your loan product and LVR band are higher than your variable rate, we may decide to increase your variable rate so it is the same as the latest published rate.

Your variable rate will not, however, automatically go down if the latest published interest rates for new loans are lower than your current variable rate. This means that at any point in time the variable rate that applies to your home loan may be higher than the latest variable rate that we have published for new loans with the same loan product and LVR band.

If we decide to change your variable rate, your new rate will not be higher than the latest variable rate we publish for your loan product and LVR band. Accordingly, the maximum variable rate we can apply to your loan is the higher of:

- your variable rate, as disclosed to you in your loan agreement or in the latest change disclosure statement we have issued to you; and
- if we decide to change your variable rate, the latest variable rate that we publish for your applicable loan product and LVR band.

If you have a fixed rate loan account that has changed to a variable rate and this variable rate has not been changed, the variable rate that will apply to your loan is:

- the rate available as a variable rate for the loan product and LVR bands that applied to your loan at the date your fixed rate changed to a variable rate;
- set out in the applicable tables below as at the date your fixed rate expired; and
- as disclosed in the change disclosure letter we issued to you for that change.

Default interest charges

If you do not pay amounts when they are due, we can charge you interest on those amounts at the default rate, which is your interest rate + 3% per annum.

Current annual interest rates

Below are our current Prime and Specialist rates (Variable and Fixed). These rates are available for new loans.

Prime lending

Standard

	Variable	1 yr fixed	2 yrs fixed	3 yrs fixed	4 yrs fixed	5 yrs fixed
≤80% LVR	**6.19% p.a.**	4.99% p.a.	5.20% p.a.	5.35% p.a.	5.55% p.a.	5.70% p.a.
80.01 - 90% LVR	**7.19% p.a.**	6.15% p.a.	6.20% p.a.	6.35% p.a.	6.55% p.a.	6.70% p.a.

Alt Doc

	Variable	1 yr fixed	2 yrs fixed	3 yrs fixed	4 yrs fixed	5 yrs fixed
≤80% LVR	**6.94% p.a.**	5.65% p.a.	5.70% p.a.	5.85% p.a.	6.05% p.a.	6.20% p.a.

Specialist lending

	Clear		Plus		Assist	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
≤60% LVR	6.94% p.a.	7.44% p.a.	8.45% p.a.	8.95% p.a.	9.04% p.a.	9.54% p.a.
60.01 - 65% LVR	6.94% p.a.	7.44% p.a.	8.64% p.a.	9.14% p.a.	9.24% p.a.	9.74% p.a.
65.01 - 70% LVR	7.29% p.a.	7.79% p.a.	8.84% p.a.	9.34% p.a.	9.49% p.a.	9.99% p.a.
70.01 - 75% LVR	7.39% p.a.	7.89% p.a.	9.24% p.a.	9.74% p.a.	9.89% p.a.	10.39% p.a.
75.01 - 80% LVR	7.49% p.a.	7.99% p.a.	10.04% p.a.	10.54% p.a.	10.84% p.a.	11.34% p.a.
80.01 - 85% LVR	8.25% p.a.	8.75% p.a.	10.54% p.a.	11.04% p.a.	11.19% p.a.	11.69% p.a.
85.01 - 90% LVR	9.29% p.a.	9.79% p.a.	11.54% p.a.	12.04% p.a.	12.19% p.a.	12.69% p.a.

Specialist Clear Full Doc 24 month **fixed rate** of **6.25%**, and Specialist Clear Alt Doc 24 month **fixed rate** of **6.75%**.
Applies for Specialist Clear loans up to 80% LVR.

Mandatory credit fees

- **Annual fee:** $0
- **Application fee:** $399
- **Settlement fee:** $199
- **Discharge fee:** $250
- **Break costs:** May apply for early repayment of fixed rate loans

Other fees and charges may apply. View the Schedule of Fees and Charges at resimac.co.nz for the full list and how they apply.

Variable interest rates for existing borrowers

The following tables are the Prime and Specialist variable rates that apply to existing loans. The rate that applies to your loan is based on the date the loan settled, when that loan moved from a fixed rate to a variable rate, or when we last changed the interest rate for that loan.

Prime rates

12-Nov-2026 to current

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
Standard Prime	6.19%	6.19%	7.19%	7.19%
Alt Doc Prime	6.94%	6.94%	-	-
Standard Prime Investment	6.19%	6.19%	-	-
Alt Doc Prime Investment	6.94%	6.94%	-	-

18-Sep-2026 to 11-Nov-2026

Standard Prime	6.19%	6.19%	7.19%	7.19%
Alt Doc Prime	6.94%	6.94%	-	-
Standard Prime Investment	6.19%	6.19%	-	-
Alt Doc Prime Investment	6.94%	6.94%	-	-

29-Jul-2026 to 17-Sep-2026

Standard Prime	5.94%	5.94%	6.94%	6.94%
Alt Doc Prime	6.69%	6.69%	-	-
Standard Prime Investment	5.94%	5.94%	-	-
Alt Doc Prime Investment	6.69%	6.69%	-	-

10-Dec-2025 to 28-Jul-2026

Standard Prime	5.69%	5.69%	6.69%	6.69%
Alt Doc Prime	6.44%	6.44%	-	-
Standard Prime Investment	5.69%	5.69%	-	-
Alt Doc Prime Investment	6.44%	6.44%	-	-

16-Oct-2025 to 9-Dec-2025

Standard Prime	5.94%	5.94%	6.94%	6.94%
Alt Doc Prime	6.69%	6.69%	-	-
Standard Prime Investment	5.94%	5.94%	-	-
Alt Doc Prime Investment	6.69%	6.69%	-	-

29-Sep-2025 to 15-Oct-2025

Standard Prime	6.44%	6.44%	7.44%	7.44%
Alt Doc Prime	7.19%	7.19%	-	-
Standard Prime Investment	6.44%	6.44%	-	-
Alt Doc Prime Investment	7.19%	7.19%	-	-

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
11-Sep-2025 to 28-Sep-2025				
Standard Prime	6.44%	6.44%	7.44%	7.44%
Alt Doc Prime	7.19%	7.19%	-	-
Standard Prime Investment	6.44%	6.44%	-	-
Alt Doc Prime Investment	7.19%	7.19%	-	-
13-Aug-2025 to 10-Sep-2025				
Standard Prime	6.69%	6.69%	7.69%	7.69%
Alt Doc Prime	7.44%	7.44%	-	-
Standard Prime Investment	6.69%	6.69%	-	-
Alt Doc Prime Investment	7.44%	7.44%	-	-
25-Jun-2025 to 12-Aug-2025				
Standard Prime	6.69%	6.69%	7.69%	7.69%
Alt Doc Prime	7.44%	7.44%	-	-
Standard Prime Investment	6.69%	6.69%	-	-
Alt Doc Prime Investment	7.44%	7.44%	-	-
7-May-2025 to 24-Jun-2025				
Standard Prime	6.84%	6.84%	7.84%	7.84%
Alt Doc Prime	7.59%	7.59%	-	-
Standard Prime Investment	6.84%	6.84%	-	-
Alt Doc Prime Investment	7.59%	7.59%	-	-
12-Mar-2025 to 6-May-2025				
Standard Prime	7.09%	7.09%	8.09%	8.09%
Alt Doc Prime	7.84%	7.84%	-	-
Standard Prime Investment	7.09%	7.09%	-	-
Alt Doc Prime Investment	7.84%	7.84%	-	-
14-Feb-2024 to 11-Mar-2025				
Standard Prime	7.59%	7.59%	8.59%	8.59%
Alt Doc Prime	8.34%	8.34%	-	-
Standard Prime Investment	7.59%	7.59%	-	-
Alt Doc Prime Investment	8.34%	8.34%	-	-
18-Dec-2024 to 13-Feb-2025				
Standard Prime	7.59%	7.59%	8.59%	8.59%
Alt Doc Prime	8.34%	8.34%	-	-
Standard Prime Investment	7.59%	7.59%	-	-
Alt Doc Prime Investment	8.34%	8.34%	-	-

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
30-Oct-2024 to 17-Dec-2024				
Standard Prime	8.09%	8.09%	9.09%	9.509%
Alt Doc Prime	8.84%	8.84%	-	-
Standard Prime Investment	8.09%	8.09%	-	-
Alt Doc Prime Investment	8.84%	8.84%	-	-
21-Oct-2024 to 29-Oct-2024				
Standard Prime	8.59%	8.59%	9.59%	9.59%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.59%	8.59%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-
5-Sep-2024 to 20-Oct-2024				
Standard Prime	8.59%	8.59%	9.59%	9.59%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.59%	8.59%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-
23-Aug-2024 to 4-Sep-2024				
Standard Prime	8.84%	8.84%	9.84%	9.84%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.84%	8.84%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-
22-Mar-2024 to 22-Aug-2024				
Standard Prime	8.84%	8.84%	9.84%	9.84%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.84%	8.84%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-
16-Feb-2024 to 21-Mar-2024				
Standard Prime	8.84%	8.84%	9.84%	9.84%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.84%	8.84%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-
19-Jan-2024 to 15-Feb-2024				
Standard Prime	8.84%	8.84%	9.84%	9.84%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.84%	8.84%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
23-Nov-2023 to 18-Jan-2024				
Standard Prime	8.84%	8.84%	9.84%	9.84%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.84%	8.84%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-
10-Oct-2023 to 22-Nov-2023				
Standard Prime	8.84%	8.84%	9.84%	9.84%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.84%	8.84%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-
29-Jun-2023 to 9-Oct-2023				
Standard Prime	8.84%	8.84%	9.84%	9.84%
Alt Doc Prime	9.34%	9.34%	-	-
Standard Prime Investment	8.84%	8.84%	-	-
Alt Doc Prime Investment	9.34%	9.34%	-	-
22-Jun-2023 to 28-Jun-2023				
Standard Prime	8.59%	8.59%	9.59%	9.59%
Alt Doc Prime	9.09%	9.09%	-	-
Standard Prime Investment	8.59%	8.59%	-	-
Alt Doc Prime Investment	9.09%	9.09%	-	-
31-May-2023 to 21-Jun-2023				
Standard Prime	8.59%	8.59%	9.59%	9.59%
Alt Doc Prime	9.09%	9.09%	-	-
Standard Prime Investment	8.59%	8.59%	-	-
Alt Doc Prime Investment	9.09%	9.09%	-	-
2-May-2023 to 30-May-2023				
Standard Prime	8.34%	8.34%	9.34%	9.34%
Alt Doc Prime	8.84%	8.84%	-	-
Standard Prime Investment	8.34%	8.34%	-	-
Alt Doc Prime Investment	8.84%	8.84%	-	-
13-Apr-2023 to 1-May-2023				
Standard Prime	8.34%	8.34%	9.34%	9.34%
Alt Doc Prime	8.84%	8.84%	-	-
Standard Prime Investment	8.34%	8.34%	-	-
Alt Doc Prime Investment	8.84%	8.84%	-	-

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
2-Mar-2023 to 12-Apr-2023				
Standard Prime	7.84%	7.84%	8.84%	8.84%
Alt Doc Prime	8.34%	8.34%	-	-
Standard Prime Investment	7.84%	7.84%	-	-
Alt Doc Prime Investment	8.34%	8.34%	-	-
8-Feb-2023 to 1-Mar-2023				
Standard Prime	7.34%	7.34%	8.34%	8.34%
Alt Doc Prime	7.84%	7.84%	-	-
Standard Prime Investment	7.34%	7.34%	-	-
Alt Doc Prime Investment	7.84%	7.84%	-	-
1-Dec-2022 to 7-Feb-23				
Standard Prime	7.34%	7.34%	8.34%	8.34%
Alt Doc Prime	7.84%	7.84%	-	-
Standard Prime Investment	7.34%	7.34%	-	-
Alt Doc Prime Investment	7.84%	7.84%	-	-
25-Oct-2022 to 30-Nov-2022				
Standard Prime	6.59%	6.59%	7.59%	7.59%
Alt Doc Prime	7.09%	7.09%	-	-
Standard Prime Investment	6.59%	6.59%	-	-
Alt Doc Prime Investment	7.09%	7.09%	-	-
7-Oct-2022 to 24-Oct-2022				
Standard Prime	6.59%	6.59%	7.59%	7.59%
Alt Doc Prime	7.09%	7.09%	-	-
Standard Prime Investment	6.59%	6.59%	-	-
Alt Doc Prime Investment	7.09%	7.09%	-	-
29-Sep-2022 to 6-Oct-2022				
Standard Prime	6.09%	6.09%	7.09%	7.09%
Alt Doc Prime	6.59%	6.59%	-	-
Standard Prime Investment	6.09%	6.09%	-	-
Alt Doc Prime Investment	6.59%	6.59%	-	-
23-Aug-2022 to 28-Sep-2022				
Standard Prime	6.09%	6.09%	7.09%	7.09%
Alt Doc Prime	6.59%	6.59%	-	-
Standard Prime Investment	6.09%	6.09%	-	-
Alt Doc Prime Investment	6.59%	6.59%	-	-

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
22-Jul-2022 to 22-Aug-22				
Standard Prime	5.59%	5.59%	6.59%	6.59%
Alt Doc Prime	6.09%	6.09%	-	-
Standard Prime Investment	5.59%	5.59%	-	-
Alt Doc Prime Investment	6.09%	6.09%	-	-
23-Jun-2022 to 21-Jul-2022				
Standard Prime	5.09%	5.09%	6.09%	6.09%
Alt Doc Prime	5.59%	5.59%	-	-
Standard Prime Investment	5.09%	5.09%	-	-
Alt Doc Prime Investment	5.59%	5.59%	-	-
7-Jun-2022 to 22-Jun-2022				
Standard Prime	5.09%	5.09%	6.09%	6.09%
Alt Doc Prime	5.59%	5.59%	-	-
Standard Prime Investment	5.09%	5.09%	-	-
Alt Doc Prime Investment	5.59%	5.59%	-	-
23-May-2022 to 6-Jun-2022				
Standard Prime	4.59%	4.59%	5.59%	5.59%
Alt Doc Prime	5.09%	5.09%	-	-
Standard Prime Investment	4.59%	4.59%	-	-
Alt Doc Prime Investment	5.09%	5.09%	-	-
29-Apr-2022 to 22-May-2022				
Standard Prime	4.59%	4.59%	5.59%	5.59%
Alt Doc Prime	5.09%	5.09%	-	-
Standard Prime Investment	4.59%	4.59%	-	-
Alt Doc Prime Investment	5.09%	5.09%	-	-
5-Apr-2022 to 28-Apr-2022				
Standard Prime	4.09%	4.09%	5.09%	5.09%
Alt Doc Prime	4.69%	4.69%	-	-
Standard Prime Investment	4.09%	4.09%	-	-
Alt Doc Prime Investment	4.69%	4.69%	-	-
16-Mar-2022 to 4-Apr-2022				
Standard Prime	4.09%	4.09%	5.09%	5.09%
Alt Doc Prime	4.69%	4.69%	-	-
Standard Prime Investment	4.09%	4.09%	-	-
Alt Doc Prime Investment	4.69%	4.69%	-	-

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
8-Feb-2022 to 15-Mar-2022				
Standard Prime	3.89%	3.89%	4.89%	4.89%
Alt Doc Prime	4.69%	4.69%	-	-
Standard Prime Investment	3.89%	3.89%	-	-
Alt Doc Prime Investment	4.69%	4.69%	-	-
13-Dec-2021 to 7-Feb-2022				
Standard Prime	3.89%	3.89%	4.89%	4.89%
Alt Doc Prime	4.69%	4.69%	-	-
Standard Prime Investment	3.89%	3.89%	-	-
Alt Doc Prime Investment	4.69%	4.69%	-	-
4-Nov-2021 to 12-Dec-2021				
Standard Prime	3.39%	3.49%	4.09%	4.09%
Alt Doc Prime	4.19%	4.19%	-	-
Standard Prime Investment	3.39%	3.49%	-	-
Alt Doc Prime Investment	4.19%	4.19%	-	-
20-Sep-2021 to 3-Nov-2021				
Standard Prime	3.39%	3.49%	4.09%	4.09%
Alt Doc Prime	4.19%	4.19%	-	-
Standard Prime Investment	3.39%	3.49%	-	-
Alt Doc Prime Investment	4.19%	4.19%	-	-
9-Jun-2021 to 19-Sep-2021				
Standard Prime	3.39%	3.49%	4.09%	4.09%
Alt Doc Prime	4.19%	4.19%	-	-
Standard Prime Investment	3.39%	3.49%	-	-
Alt Doc Prime Investment	4.19%	4.19%	-	-
28-Mar-2021 to 8-Jun-2021				
Standard Prime	3.39%	3.49%	4.09%	4.09%
Alt Doc Prime	4.19%	4.19%	-	-
Standard Prime Investment	3.39%	3.49%	-	-
Alt Doc Prime Investment	4.19%	4.19%	-	-
3-Aug-2020 to 27-Mar-2021				
Standard Prime	3.39%	3.49%	4.09%	4.09%
Alt Doc Prime	4.19%	4.19%	-	-
Standard Prime Investment	3.39%	3.49%	-	-
Alt Doc Prime Investment	4.19%	4.19%	-	-

15-Jun-2020 to 2-Aug-2020

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
Standard Prime	3.49%	3.49%	4.09%	4.09%
Alt Doc Prime	4.19%	4.19%	-	-
Standard Prime Investment	3.49%	3.49%	-	-
Alt Doc Prime Investment	4.19%	4.19%	-	-

6-Apr-2020 to 14-Jun-2020

Standard Prime	3.49%	3.49%	4.09%	4.09%
Alt Doc Prime	4.19%	4.19%	-	-
Standard Prime Investment	3.49%	3.49%	-	-
Alt Doc Prime Investment	4.19%	4.19%	-	-

4-Oct-2019 to 5-Apr-2020

Standard Prime	4.50%	4.50%	4.90%	4.90%
Alt Doc Prime	4.84%	4.84%	-	-
Standard Prime Investment	4.50%	4.90%	-	-
Alt Doc Prime Investment	4.84%	5.24%	-	-

6-Jun-2019 to 3-Oct-2019

Standard Prime	5.30%	5.30%	5.80%	5.80%
Alt Doc Prime	5.80%	5.80%	6.30%	6.30%
Standard Prime Investment	5.30%	5.70%	5.80%	5.80%
Alt Doc Prime Investment	5.80%	6.20%	6.30%	6.30%

12-Apr-2019 to 5-Jun-2019

Standard Prime	5.30%	5.30%	5.80%	5.80%
Alt Doc Prime	5.80%	5.80%	-	-
Standard Prime Investment	5.30%	5.70%	-	-
Alt Doc Prime Investment	5.80%	6.20%	-	-

14-May-2018 to 11-Apr-2019

Standard Prime	5.30%	5.30%	5.80%	5.80%
Alt Doc Prime	5.80%	5.80%	-	-
Standard Prime Investment	5.30%*	5.30%*	-	-
Alt Doc Prime Investment	5.80%*	5.80%*	-	-

**+0.40% for investment only loans 65.01%-80%LVR*

16-Dec-2016 to 13-May-2018

Standard Prime	5.30%	5.30%	5.80%	6.30%
Alt Doc Prime	5.80%	5.80%	-	-
Standard Prime Investment	5.30%*	5.30%*	-	-
Alt Doc Prime Investment	5.80%*	5.80%*	-	-

**+0.40% for investment only loans 65.01%-80%LVR*

26-Aug-2016 to 15-Dec-2016

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
Standard Prime	5.19%	5.19%	5.69%	6.19%
Alt Doc Prime	5.69%	5.69%	-	-
Standard Prime Investment	5.19%*	5.19%*	-	-
Alt Doc Prime Investment	5.69%*	5.69%*	-	-

**+0.40% for investment only loans 65.01%-80%LVR*

5-Aug-2016 to 25-Aug-2016

Standard Prime	5.34%	5.34%	5.84%	6.34%
Alt Doc Prime	5.84%	5.84%	-	-
Standard Prime Investment	5.34%*	5.34%*	-	-
Alt Doc Prime Investment	5.84%*	5.84%*	-	-

**+0.40% for investment only loans 65.01%-80%LVR*

13-May-2016 to 4-Aug-2016

Standard Prime	5.34%	5.34%	5.84%	6.34%
Alt Doc Prime	5.84%	5.84%	-	-
Standard Prime Investment	5.34%	5.34%*	5.84%*	6.34%*
Alt Doc Prime Investment	5.84%	5.84%*	-	-

**+0.25% for investment only loans over 70%LVR in AUCKLAND region only.*

2-Nov-2015 to 12-May-2016

Standard Prime	5.59%	5.59%	6.09%	6.59%
Alt Doc Prime	6.09%	-	-	-
Standard Prime Investment	5.59%	5.59%*	6.09%*	6.59%*
Alt Doc Prime Investment	6.09%	-	-	-

**+0.25% for investment only loans over 70%LVR in AUCKLAND region only.*

30-Sep-2015 to 1-Nov-2015

Standard Prime	5.59%	5.59%	6.09%	6.59%
Alt Doc Prime	6.09%	-	-	-
Standard Prime Investment	5.59%	5.59%	6.09%	6.59%
Alt Doc Prime Investment	6.09%	-	-	-

7-Aug-2015 to 29-Sep-2015

Standard Prime	5.59%	5.59%	6.09%	6.59%
Alt Doc Prime	6.59%	6.59%	-	-
Standard Prime Investment	5.59%	5.59%	6.09%	6.59%
Alt Doc Prime Investment	6.59%	6.59%	-	-

	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
19-Jun-2015 to 6-Aug-2015				
Standard Prime	5.84%	5.84%	6.34%	6.84%
Alt Doc Prime	6.84%	6.84%	-	-
Standard Prime Investment	5.84%	5.84%	6.34%	6.84%
Alt Doc Prime Investment	6.84%	6.84%	-	-
8-Jun-2015 to 18-Jun-2015				
Standard Prime	6.09%	6.09%	6.59%	7.09%
Alt Doc Prime	7.09%	7.09%	-	-
Standard Prime Investment	6.09%	6.09%	6.59%	7.09%
Alt Doc Prime Investment	7.09%	7.09%	-	-
7-Apr-2015 to 7-Jun-2015				
Standard Prime	6.59%	6.59%	7.59%	7.59%
Alt Doc Prime	7.59%	7.59%	-	-
Standard Prime Investment	6.59%	6.59%	7.59%	7.59%
Alt Doc Prime Investment	7.59%	7.59%	-	-

Specialist rates

	≤60% LVR	60.01-65% LVR	65.01-70% LVR	70.01-75% LVR	75.01-80% LVR	80.01-85% LVR	85.01-90% LVR
18-Sep-2026 to current							
Specialist Full Doc Clear	6.94%	6.94%	7.29%	7.39%	7.49%	8.25%	9.29%
Specialist Full Doc Plus	8.45%	8.64%	8.84%	9.24%	10.04%	10.54%	11.54%
Specialist Full Doc Assist	9.04%	9.24%	9.49%	9.89%	10.84%	11.19%	12.19%
Specialist Alt Doc Clear	7.44%	7.44%	7.79%	7.89%	7.99%	8.75%	9.79%
Specialist Alt Doc Plus	8.95%	9.14%	9.34%	9.74%	10.54%	11.04%	12.04%
Specialist Alt Doc Assist	9.54%	9.74%	9.99%	10.39%	11.34%	11.69%	12.69%
29-Jul-2026 to 17-Sep-2026							
Specialist Full Doc Clear	6.69%	6.69%	7.04%	7.14%	7.24%	8.00%	9.04%
Specialist Full Doc Plus	8.20%	8.39%	8.59%	8.99%	9.79%	10.29%	11.29%
Specialist Full Doc Assist	8.79%	8.99%	9.24%	9.64%	10.59%	10.94%	11.94%
Specialist Alt Doc Clear	7.19%	7.19%	7.54%	7.64%	7.74%	8.50%	9.54%
Specialist Alt Doc Plus	8.70%	8.89%	9.09%	9.49%	10.29%	10.79%	11.79%
Specialist Alt Doc Assist	9.29%	9.49%	9.74%	10.14%	11.09%	11.44%	12.44%
10-Dec-2025 to 28-Jul-2026							
Specialist Full Doc Clear	6.44%	6.44%	6.79%	6.89%	6.99%	7.75%	8.79%
Specialist Full Doc Plus	7.95%	8.14%	8.34%	8.74%	9.54%	10.04%	11.04%
Specialist Full Doc Assist	8.54%	8.74%	8.99%	9.39%	10.34%	10.69%	11.69%
Specialist Alt Doc Clear	6.94%	6.94%	7.29%	7.39%	7.49%	8.25%	9.29%
Specialist Alt Doc Plus	8.45%	8.64%	8.84%	9.24%	10.04%	10.54%	11.54%
Specialist Alt Doc Assist	9.04%	9.24%	9.49%	9.89%	10.84%	11.19%	12.19%
16-Oct-2025 to 9-Dec-2025							
Specialist Full Doc Clear	6.69%	6.69%	7.04%	7.14%	7.24%	8.00%	9.04%
Specialist Full Doc Plus	8.20%	8.39%	8.59%	8.99%	9.79%	10.29%	11.29%
Specialist Full Doc Assist	8.79%	8.99%	9.24%	9.64%	10.59%	10.94%	11.94%
Specialist Alt Doc Clear	7.19%	7.19%	7.54%	7.64%	7.74%	8.50%	9.54%
Specialist Alt Doc Plus	8.70%	8.89%	9.09%	9.49%	10.29%	10.79%	11.79%
Specialist Alt Doc Assist	9.29%	9.49%	9.74%	10.14%	11.09%	11.44%	12.44%
11-Sep-2025 to 15-Oct-2025							
Specialist Full Doc Clear	7.19%	7.19%	7.54%	7.64%	7.74%	8.50%	9.54%
Specialist Full Doc Plus	8.70%	8.89%	9.09%	9.49%	10.29%	10.79%	11.79%
Specialist Full Doc Assist	9.29%	9.49%	9.74%	10.14%	11.09%	11.44%	12.44%
Specialist Alt Doc Clear	7.69%	7.69%	8.04%	8.14%	8.24%	9.00%	10.04%
Specialist Alt Doc Plus	9.20%	9.39%	9.59%	9.99%	10.79%	11.29%	12.29%
Specialist Alt Doc Assist	9.79%	9.99%	10.24%	10.64%	11.59%	11.94%	12.94%

	≤60% LVR	60.01-65% LVR	65.01-70% LVR	70.01-75% LVR	75.01-80% LVR	80.01-85% LVR	85.01-90% LVR
25-Jun-2025 to 10-Sep-2025							
Specialist Full Doc Clear	7.44%	7.44%	7.79%	7.89%	7.99%	8.75%	9.79%
Specialist Full Doc Plus	8.95%	9.14%	9.34%	9.74%	10.54%	11.04%	12.04%
Specialist Full Doc Assist	9.54%	9.74%	9.99%	10.39%	11.34%	11.69%	12.69%
Specialist Alt Doc Clear	7.94%	7.94%	8.29%	8.39%	8.49%	9.25%	10.29%
Specialist Alt Doc Plus	9.45%	9.64%	9.84%	10.24%	11.04%	11.54%	12.54%
Specialist Alt Doc Assist	10.04%	10.24%	10.49%	10.89%	11.84%	12.19%	13.19%
7-May-2025 to 24-Jun-2025							
Specialist Full Doc Clear	7.59%	7.59%	7.94%	8.04%	8.14%	8.90%	9.94%
Specialist Full Doc Plus	9.10%	9.29%	9.49%	9.89%	10.69%	11.19%	12.19%
Specialist Full Doc Assist	9.69%	9.89%	10.14%	10.54%	11.49%	11.84%	12.84%
Specialist Alt Doc Clear	8.09%	8.09%	8.44%	8.54%	8.64%	9.40%	10.44%
Specialist Alt Doc Plus	9.60%	9.79%	9.99%	10.39%	11.19%	11.69%	12.69%
Specialist Alt Doc Assist	10.19%	10.39%	10.64%	11.04%	11.99%	12.34%	13.34%
12-Mar-2025 to 6-May-2025							
Specialist Full Doc Clear	7.84%	7.84%	8.19%	8.29%	8.39%	9.15%	10.19%
Specialist Full Doc Plus	9.35%	9.54%	9.74%	10.14%	10.94%	11.44%	12.44%
Specialist Full Doc Assist	9.94%	10.14%	10.39%	10.79%	11.74%	12.09%	13.09%
Specialist Alt Doc Clear	8.34%	8.34%	8.69%	8.79%	8.89%	9.65%	10.69%
Specialist Alt Doc Plus	9.85%	10.04%	10.24%	10.64%	11.44%	11.94%	12.94%
Specialist Alt Doc Assist	10.44%	10.64%	10.89%	11.29%	12.24%	12.59%	13.59%
18-Dec-2024 to 11-Mar-2025							
Specialist Full Doc Clear	8.34%	8.34%	8.69%	8.79%	8.89%	9.65%	10.69%
Specialist Full Doc Plus	9.85%	10.04%	10.24%	10.64%	11.44%	11.94%	12.94%
Specialist Full Doc Assist	10.44%	10.64%	10.89%	11.29%	12.24%	12.59%	13.59%
Specialist Alt Doc Clear	8.84%	8.84%	9.19%	9.29%	9.39%	10.15%	11.19%
Specialist Alt Doc Plus	10.35%	10.54%	10.74%	11.14%	11.94%	12.44%	13.44%
Specialist Alt Doc Assist	10.94%	11.14%	11.39%	11.79%	12.74%	13.09%	14.09%
30-Oct-2024 to 17-Dec-2024							
Specialist Full Doc Clear	8.84%	8.84%	9.19%	9.29%	9.39%	10.15%	11.19%
Specialist Full Doc Plus	10.35%	10.54%	10.74%	11.14%	11.94%	12.44%	13.44%
Specialist Full Doc Assist	10.94%	11.14%	11.39%	11.79%	12.74%	13.09%	14.09%
Specialist Alt Doc Clear	9.34%	9.34%	9.69%	9.79%	9.89%	10.65%	11.69%
Specialist Alt Doc Plus	10.85%	11.04%	11.24%	11.64%	12.44%	12.94%	13.94%
Specialist Alt Doc Assist	11.44%	11.64%	11.89%	12.29%	13.24%	13.59%	14.59%

29-Jun-2023 to 29-Oct-2024

	≤60% LVR	60.01-65% LVR	65.01-70% LVR	70.01-75% LVR	75.01-80% LVR	80.01-85% LVR	85.01-90% LVR
Specialist Full Doc Clear	9.34%	9.34%	9.69%	9.79%	9.89%	10.65%	11.69%
Specialist Full Doc Plus	10.85%	11.04%	11.24%	11.64%	12.44%	12.94%	13.94%
Specialist Full Doc Assist	11.44%	11.64%	11.89%	12.29%	13.24%	13.59%	14.59%
Specialist Alt Doc Clear	9.84%	9.84%	10.19%	10.29%	10.39%	11.15%	12.19%
Specialist Alt Doc Plus	11.35%	11.54%	11.74%	12.14%	12.94%	13.44%	14.44%
Specialist Alt Doc Assist	11.94%	12.14%	12.39%	12.79%	13.74%	14.09%	15.09%

31-May-2023 to 28-Jun-2023

Specialist Full Doc Clear	9.09%	9.09%	9.44%	9.54%	9.64%	10.40%	11.44%
Specialist Full Doc Plus	10.60%	10.79%	10.99%	11.39%	12.19%	12.69%	13.69%
Specialist Full Doc Assist	11.19%	11.39%	11.64%	12.04%	12.99%	13.34%	14.34%
Specialist Alt Doc Clear	9.59%	9.59%	9.94%	10.04%	10.14%	10.90%	11.94%
Specialist Alt Doc Plus	11.10%	11.29%	11.49%	11.89%	12.69%	13.19%	14.19%
Specialist Alt Doc Assist	11.69%	11.89%	12.14%	12.54%	13.49%	13.84%	14.84%

13-Apr-2023 to 30-May-2023

Specialist Full Doc Clear	8.84%	8.84%	9.19%	9.29%	9.39%	10.15%	11.19%
Specialist Full Doc Plus	10.35%	10.54%	10.74%	11.14%	11.94%	12.44%	13.44%
Specialist Full Doc Assist	10.94%	11.14%	11.39%	11.79%	12.74%	13.09%	14.09%
Specialist Alt Doc Clear	9.34%	9.34%	9.69%	9.79%	9.89%	10.65%	11.69%
Specialist Alt Doc Plus	10.85%	11.04%	11.24%	11.64%	12.44%	12.94%	13.94%
Specialist Alt Doc Assist	11.44%	11.64%	11.89%	12.29%	13.24%	13.59%	14.59%

2-Mar-2023 to 12-Apr-2023

Specialist Full Doc Clear	8.34%	8.34%	8.69%	8.79%	8.89%	9.65%	10.69%
Specialist Full Doc Plus	9.85%	10.04%	10.24%	10.64%	11.44%	11.94%	12.94%
Specialist Full Doc Assist	10.44%	10.64%	10.89%	11.29%	12.24%	12.59%	13.59%
Specialist Alt Doc Clear	8.84%	8.84%	9.19%	9.29%	9.39%	10.15%	11.19%
Specialist Alt Doc Plus	10.35%	10.54%	10.74%	11.14%	11.94%	12.44%	13.44%
Specialist Alt Doc Assist	10.94%	11.14%	11.39%	11.79%	12.74%	13.09%	14.09%

As of 2 March 2023 a 0.50% rate increase was implemented to all the following historic Specialist rates.

1-Dec-2022 to 1-Mar-2023

Specialist Full Doc Clear	7.84%	7.84%	8.19%	8.39%	8.39%	9.15%	10.19%
Specialist Full Doc Plus	9.35%	9.54%	9.74%	10.14%	10.94%	11.44%	12.44%
Specialist Full Doc Assist	9.94%	10.14%	10.39%	10.79%	11.74%	12.09%	13.09%
Specialist Alt Doc Clear	8.34%	8.34%	8.69%	8.79%	8.89%	9.65%	10.69%
Specialist Alt Doc Plus	9.85%	10.04%	10.24%	10.64%	11.44%	11.94%	12.94%
Specialist Alt Doc Assist	10.44%	10.64%	10.89%	11.29%	12.24%	12.59%	13.59%

	≤60% LVR	60.01-65% LVR	65.01-70% LVR	70.01-75% LVR	75.01-80% LVR	80.01-85% LVR	85.01-90% LVR
7-Oct-2022 to 30-Nov-2022							
Specialist Full Doc Clear	7.09%	7.09%	7.44%	7.54%	7.64%	8.40%	9.44%
Specialist Full Doc Plus	8.60%	8.79%	8.99%	9.39%	10.19%	10.69%	11.69%
Specialist Full Doc Assist	9.19%	9.39%	9.64%	10.04%	10.99%	11.34%	12.34%
Specialist Alt Doc Clear	7.59%	7.59%	7.94%	8.04%	8.14%	8.90%	9.94%
Specialist Alt Doc Plus	9.10%	9.29%	9.49%	9.89%	10.69%	11.19%	12.19%
Specialist Alt Doc Assist	9.69%	9.89%	10.14%	10.54%	11.49%	11.84%	12.84%
23-Aug-2022 to 6-Oct-2022							
Specialist Full Doc Clear	6.59%	6.59%	6.94%	7.04%	7.14%	7.90%	8.94%
Specialist Full Doc Plus	8.10%	8.29%	8.49%	8.89%	9.69%	10.19%	11.19%
Specialist Full Doc Assist	8.69%	8.89%	9.14%	9.54%	10.49%	10.84%	11.84%
Specialist Alt Doc Clear	7.09%	7.09%	7.44%	7.54%	7.64%	8.40%	9.44%
Specialist Alt Doc Plus	8.60%	8.79%	8.99%	9.39%	10.19%	10.69%	11.69%
Specialist Alt Doc Assist	9.19%	9.39%	9.64%	10.04%	10.99%	11.34%	12.34%
22-Jul-2022 to 22-Aug-2022							
Specialist Full Doc Clear	6.09%	6.09%	6.44%	6.54%	6.64%	7.40%	8.44%
Specialist Full Doc Plus	7.60%	7.79%	7.99%	8.39%	9.19%	9.69%	10.69%
Specialist Full Doc Assist	8.19%	8.39%	8.64%	9.04%	9.99%	10.34%	11.34%
Specialist Alt Doc Clear	6.59%	6.59%	6.94%	7.04%	7.14%	7.90%	8.94%
Specialist Alt Doc Plus	8.10%	8.29%	8.49%	8.89%	9.69%	10.19%	11.19%
Specialist Alt Doc Assist	8.69%	8.89%	9.14%	9.54%	10.49%	10.84%	11.84%
7-Jun-2022 to 21-Jul-2022							
Specialist Full Doc Clear	5.59%	5.59%	5.94%	6.04%	6.14%	6.90%	7.94%
Specialist Full Doc Plus	7.10%	7.29%	7.49%	7.89%	8.69%	9.19%	10.19%
Specialist Full Doc Assist	7.69%	7.89%	8.14%	8.54%	9.49%	9.84%	10.84%
Specialist Alt Doc Clear	6.09%	6.09%	6.44%	6.54%	6.64%	7.40%	8.44%
Specialist Alt Doc Plus	7.60%	7.79%	7.99%	8.39%	9.19%	9.69%	10.69%
Specialist Alt Doc Assist	8.19%	8.39%	8.64%	9.04%	9.99%	10.34%	11.34%
29-Apr-2022 to 6-Jun-2022							
Specialist Full Doc Clear	5.09%	5.09%	5.44%	5.54%	5.64%	6.40%	7.44%
Specialist Full Doc Plus	6.60%	6.79%	6.99%	7.39%	8.19%	8.69%	9.69%
Specialist Full Doc Assist	7.19%	7.39%	7.64%	8.04%	8.99%	9.34%	10.34%
Specialist Alt Doc Clear	5.59%	5.59%	5.94%	6.04%	6.14%	6.90%	7.94%
Specialist Alt Doc Plus	7.10%	7.29%	7.49%	7.89%	8.69%	9.19%	10.19%
Specialist Alt Doc Assist	7.69%	7.89%	8.14%	8.54%	9.49%	9.84%	10.84%

13-Dec-2021 to 28-Apr-2022

	≤60% LVR	60.01-65% LVR	65.01-70% LVR	70.01-75% LVR	75.01-80% LVR	80.01-85% LVR	85.01-90% LVR
Specialist Full Doc Clear	4.34%	4.34%	4.69%	4.79%	4.89%	5.65%	6.69%
Specialist Full Doc Plus	5.85%	6.04%	6.24%	6.64%	7.44%	7.94%	8.94%
Specialist Full Doc Assist	6.44%	6.64%	6.89%	7.29%	8.24%	8.59%	9.59%
Specialist Alt Doc Clear	5.55%	5.55%	5.85%	5.95%	6.05%	6.49%	7.49%
Specialist Alt Doc Plus	6.04%	6.24%	6.49%	6.89%	7.69%	8.39%	9.39%
Specialist Alt Doc Assist	6.49%	6.69%	6.94%	7.34%	8.29%	9.36%	9.99%

9-Jun-2021 to 12-Dec-2021

Specialist Full Doc Clear	3.84%	3.89%	4.19%	4.29%	4.44%	5.15%	6.19%
Specialist Full Doc Plus	5.35%	5.54%	5.74%	6.15%	6.94%	7.44%	8.44%
Specialist Full Doc Assist	5.94%	6.14%	6.39%	6.69%	7.59%	8.09%	9.09%
Specialist Alt Doc Clear	5.15%	5.15%	5.45%	5.59%	5.69%	5.99%	6.99%
Specialist Alt Doc Plus	5.54%	5.74%	5.99%	6.39%	7.10%	7.89%	8.89%
Specialist Alt Doc Assist	6.04%	6.34%	6.69%	7.09%	8.04%	8.86%	9.49%

9-Dec-2020 to 8-Jun-2021

Specialist Full Doc Clear	4.15%	4.15%	4.55%	4.55%	4.65%	5.99%	7.82%
Specialist Full Doc Plus	5.35%	5.54%	5.74%	6.15%	6.94%	8.91%	9.01%
Specialist Full Doc Assist	5.94%	6.14%	6.39%	6.69%	7.59%	9.31%	9.41%
Specialist Alt Doc Clear	5.15%	5.15%	5.45%	5.59%	5.69%	8.30%	8.40%
Specialist Alt Doc Plus	5.54%	5.74%	5.99%	6.39%	7.10%	9.66%	9.76%
Specialist Alt Doc Assist	6.04%	6.34%	6.69%	7.09%	8.04%	10.36%	10.46%

3-Aug-2020 to 8-Dec-2020

Specialist Full Doc Clear	4.99%	5.09%	5.19%	5.29%	5.59%	7.72%	7.82%
Specialist Full Doc Plus	5.94%	6.04%	6.19%	6.39%	7.24%	8.91%	9.01%
Specialist Full Doc Assist	6.04%	6.24%	6.49%	6.79%	7.69%	9.31%	9.41%
Specialist Alt Doc Clear	5.39%	5.49%	5.59%	5.69%	5.74%	8.30%	8.40%
Specialist Alt Doc Plus	6.04%	6.24%	6.49%	6.79%	7.69%	9.66%	9.76%
Specialist Alt Doc Assist	6.14%	6.44%	6.79%	7.19%	8.14%	10.36%	10.46%

15-Jun-2020 to 2-Aug-2020

Specialist Full Doc Clear	4.99%	5.09%	5.19%	5.29%	5.59%	7.72%	7.82%
Specialist Full Doc Plus	5.94%	6.04%	6.19%	6.39%	7.24%	8.91%	9.01%
Specialist Full Doc Assist	6.04%	6.24%	6.49%	6.79%	7.69%	9.31%	9.41%
Specialist Alt Doc Clear	5.39%	5.49%	5.59%	5.69%	5.74%	8.30%	8.40%
Specialist Alt Doc Plus	6.04%	6.24%	6.49%	6.79%	7.69%	9.66%	9.76%
Specialist Alt Doc Assist	6.14%	6.44%	6.79%	7.19%	8.14%	10.36%	10.46%

	≤60% LVR	60.01-65% LVR	65.01-70% LVR	70.01-75% LVR	75.01-80% LVR	80.01-85% LVR	85.01-90% LVR
6-Apr-2020 to 14-Jun-2020							
Specialist Full Doc Clear	5.90%	5.99%	6.09%	6.29%	7.19%	7.72%	7.82%
Specialist Full Doc Plus	5.99%	6.19%	6.39%	6.69%	7.64%	8.91%	9.01%
Specialist Full Doc Assist	7.28%	7.66%	7.66%	8.51%	8.51%	9.31%	9.41%
Specialist Alt Doc Clear	5.99%	6.19%	6.39%	6.69%	7.64%	8.30%	8.40%
Specialist Alt Doc Plus	6.09%	6.39%	6.69%	7.09%	8.09%	9.66%	9.76%
Specialist Alt Doc Assist	7.69%	8.20%	8.20%	9.31%	9.31%	10.36%	10.46%
4-Oct-2019 to 5-Apr-2020							
Specialist Full Doc Clear	5.90%	5.99%	6.09%	6.29%	7.19%	7.72%	7.82%
Specialist Full Doc Plus	5.99%	6.19%	6.39%	6.69%	7.64%	8.91%	9.01%
Specialist Full Doc Assist	7.28%	7.66%	7.66%	8.51%	8.51%	9.31%	9.41%
Specialist Alt Doc Clear	5.99%	6.19%	6.39%	6.69%	7.64%	8.30%	8.40%
Specialist Alt Doc Plus	6.09%	6.39%	6.69%	7.09%	8.09%	9.66%	9.76%
Specialist Alt Doc Assist	7.69%	8.20%	8.20%	9.31%	9.31%	10.36%	10.46%
6-Jun-2019 to 3-Oct-2019							
Specialist Full Doc Clear	6.51%	6.64%	6.64%	6.92%	6.92%	7.72%	7.82%
Specialist Full Doc Plus	6.56%	7.40%	7.40%	8.11%	8.11%	8.91%	9.01%
Specialist Full Doc Assist	7.28%	7.66%	7.66%	8.51%	8.51%	9.31%	9.41%
Specialist Alt Doc Clear	6.65%	6.82%	6.82%	7.50%	7.50%	8.30%	8.40%
Specialist Alt Doc Plus	7.43%	7.85%	7.85%	8.80%	8.80%	9.66%	9.76%
Specialist Alt Doc Assist	7.69%	8.20%	8.20%	9.31%	9.31%	10.36%	10.46%
12-Apr-2019 to 5-Jun-2019							
Specialist Full Doc Clear	6.51%	6.64%	6.64%	6.92%	6.92%	7.72%	7.82%
Specialist Full Doc Plus	6.56%	7.40%	7.40%	8.11%	8.11%	8.91%	9.01%
Specialist Full Doc Assist	7.28%	7.66%	7.66%	8.51%	8.51%	9.31%	9.41%
Specialist Alt Doc Clear	6.65%	6.82%	6.82%	7.50%	7.50%	8.30%	8.40%
Specialist Alt Doc Plus	7.43%	7.85%	7.85%	8.80%	8.80%	9.66%	9.76%
Specialist Alt Doc Assist	7.69%	8.20%	8.20%	9.31%	9.31%	10.36%	10.46%
14-May-2018 to 11-Apr-2019							
Specialist Full Doc Clear	6.64%	6.64%	6.64%	7.05%	7.05%	-	-
Specialist Full Doc Plus	7.50%	7.50%	7.50%	8.29%	8.29%	-	-
Specialist Full Doc Assist	7.99%	7.99%	7.99%	8.74%	8.74%	-	-
Specialist Alt Doc Clear	7.24%	7.24%	7.24%	7.81%	7.81%	-	-
Specialist Alt Doc Plus	7.94%	7.94%	7.94%	8.71%	8.71%	-	-
Specialist Alt Doc Assist	8.64%	8.64%	8.64%	9.31%	9.31%	-	-

	≤60% LVR	60.01-65% LVR	65.01-70% LVR	70.01-75% LVR	75.01-80% LVR	80.01-85% LVR	85.01-90% LVR
16-Dec-2016 to 13-May-2018							
Specialist Full Doc Clear	6.74%	6.74%	6.74%	7.24%	7.24%	-	-
Specialist Full Doc Plus	7.54%	7.54%	7.54%	8.34%	8.34%	-	-
Specialist Full Doc Assist	7.94%	7.94%	7.94%	8.74%	8.74%	-	-
Specialist Alt Doc Clear	7.34%	7.34%	7.34%	8.14%	8.14%	-	-
Specialist Alt Doc Plus	8.04%	8.04%	8.04%	9.04%	9.04%	-	-
Specialist Alt Doc Assist	8.84%	8.84%	8.84%	9.64%	9.64%	-	-
26-Aug-2016 to 15-Dec-2016							
Specialist Full Doc Clear	6.74%	6.74%	6.74%	7.24%	7.24%	-	-
Specialist Full Doc Plus	7.54%	7.54%	7.54%	8.34%	8.34%	-	-
Specialist Full Doc Assist	7.94%	7.94%	7.94%	8.74%	8.74%	-	-
Specialist Alt Doc Clear	7.34%	7.34%	7.34%	8.14%	8.14%	-	-
Specialist Alt Doc Plus	8.04%	8.04%	8.04%	9.04%	9.04%	-	-
Specialist Alt Doc Assist	8.84%	8.84%	8.84%	9.64%	9.64%	-	-
5-Aug-2016 to 25-Aug-2016							
Specialist Full Doc Clear	6.74%	6.74%	6.74%	7.24%	7.24%	-	-
Specialist Full Doc Plus	7.54%	7.54%	7.54%	8.34%	8.34%	-	-
Specialist Full Doc Assist	7.94%	7.94%	7.94%	8.74%	8.74%	-	-
Specialist Alt Doc Clear	7.34%	7.34%	7.34%	8.14%	8.14%	-	-
Specialist Alt Doc Plus	8.04%	8.04%	8.04%	9.04%	9.04%	-	-
Specialist Alt Doc Assist	8.84%	8.84%	8.84%	9.64%	9.64%	-	-
13-May-2016 to 4-Aug-2016							
Specialist Full Doc Clear	6.74%	6.74%	6.74%	7.24%	7.24%	-	-
Specialist Full Doc Plus	7.54%	7.54%	7.54%	8.34%	8.34%	-	-
Specialist Full Doc Assist	7.94%	7.94%	7.94%	8.74%	8.74%	-	-
Specialist Alt Doc Clear	7.34%	7.34%	7.34%	8.14%	8.14%	-	-
Specialist Alt Doc Plus	8.04%	8.04%	8.04%	9.04%	9.04%	-	-
Specialist Alt Doc Assist	8.84%	8.84%	8.84%	9.64%	9.64%	-	-
2-Nov-2015 to 12-May-2016							
Specialist Full Doc Clear	6.99%	6.99%	6.99%	7.49%	7.49%	-	-
Specialist Full Doc Plus	7.79%	7.79%	7.79%	8.59%	8.59%	-	-
Specialist Full Doc Assist	8.19%	8.19%	8.19%	8.99%	8.99%	-	-
Specialist Alt Doc Clear	7.59%	7.59%	7.59%	8.39%	8.39%	-	-
Specialist Alt Doc Plus	8.29%	8.29%	8.29%	9.29%	9.29%	-	-
Specialist Alt Doc Assist	9.09%	9.09%	9.09%	9.89%	9.89%	-	-

30-Sep-2015 to 1-Nov-2015

	≤60% LVR	60.01-65% LVR	65.01-70% LVR	70.01-75% LVR	75.01-80% LVR	80.01-85% LVR	85.01-90% LVR
Specialist Full Doc Clear	6.99%	6.99%	6.99%	7.49%	7.49%	-	-
Specialist Full Doc Plus	7.79%	7.79%	7.79%	8.59%	8.59%	-	-
Specialist Full Doc Assist	8.19%	8.19%	8.19%	8.99%	8.99%	-	-
Specialist Alt Doc Clear	7.59%	7.59%	7.59%	8.39%	8.39%	-	-
Specialist Alt Doc Plus	8.29%	8.29%	8.29%	9.29%	9.29%	-	-
Specialist Alt Doc Assist	9.09%	9.09%	9.09%	9.89%	9.89%	-	-

7-Aug-2015 to 29-Sep-2015

Specialist Full Doc Clear	7.49%	7.49%	7.49%	7.99%	7.99%	-	-
Specialist Full Doc Plus	7.99%	7.99%	7.99%	8.80%	8.80%	-	-
Specialist Full Doc Assist	8.69%	8.69%	8.69%	9.45%	9.45%	-	-
Specialist Alt Doc Clear	8.08%	8.08%	8.08%	8.85%	8.85%	-	-
Specialist Alt Doc Plus	8.73%	8.73%	8.73%	9.70%	9.70%	-	-
Specialist Alt Doc Assist	9.63%	9.63%	9.63%	10.40%	10.40%	-	-

19-Jun-2015 to 6-Aug-2015

Specialist Full Doc Clear	7.74%	7.74%	7.74%	8.24%	8.24%	-	-
Specialist Full Doc Plus	8.24%	8.24%	8.24%	9.05%	9.05%	-	-
Specialist Full Doc Assist	8.94%	8.94%	8.94%	9.70%	9.70%	-	-
Specialist Alt Doc Clear	8.33%	8.33%	8.33%	9.10%	9.10%	-	-
Specialist Alt Doc Plus	8.98%	8.98%	8.98%	9.95%	9.95%	-	-
Specialist Alt Doc Assist	9.88%	9.88%	9.88%	10.65%	10.65%	-	-

8-Jun-2015 to 18-Jun-2015

Specialist Full Doc Clear	7.99%	7.99%	7.99%	8.49%	8.49%	-	-
Specialist Full Doc Plus	8.49%	8.49%	8.49%	9.30%	9.30%	-	-
Specialist Full Doc Assist	9.19%	9.19%	9.19%	9.95%	9.95%	-	-
Specialist Alt Doc Clear	8.58%	8.58%	8.58%	9.35%	9.35%	-	-
Specialist Alt Doc Plus	9.23%	9.23%	9.23%	10.20%	10.20%	-	-
Specialist Alt Doc Assist	10.13%	10.13%	10.13%	10.90%	10.90%	-	-

7-Apr-2015 to 7-Jun-2015

Specialist Full Doc Clear	8.28%	8.28%	8.28%	8.78%	8.78%	-	-
Specialist Full Doc Plus	8.78%	8.78%	8.78%	9.60%	9.60%	-	-
Specialist Full Doc Assist	9.48%	9.48%	9.48%	10.67%	10.67%	-	-
Specialist Alt Doc Clear	8.68%	8.68%	8.68%	9.45%	9.45%	-	-
Specialist Alt Doc Plus	9.33%	9.33%	9.33%	10.50%	10.50%	-	-
Specialist Alt Doc Assist	10.23%	10.23%	10.23%	11.75%	11.75%	-	-

Promo rates

	Fixed	≤80% LVR
29-Sep-2025 to current		
Specialist Full Doc Clear	2 years	6.25%
Specialist Alt Doc Clear	2 years	6.75%

	Fixed	≤80% LVR
2-Mar-2023 to 28-Sep-2025		
Specialist Full Doc Clear	2 years	9.39%
Specialist Alt Doc Clear	2 years	9.89%

	≤70% LVR	70.01 - 80% LVR
16-May-2018 to 16-Aug-2018		
Alt Doc Prime	5.55%	5.55%
Specialist Alt Doc Clear	6.99%	7.56%
Specialist Alt Doc Plus	7.69%	8.46%
Specialist Alt Doc Assist	8.39%	9.06%

	≤60% LVR	60.01 - 80% LVR
3-May-2017 to 3-Aug-2017		
Standard Prime	5.00%	-
Specialist Full Doc Clear	6.55%	7.05%
Specialist Alt Doc Clear	7.81%	7.81%