

Home Lending Interest Rate Guide

Effective Date: 11 April 2019

	Personal / Owner Occupied Purpose			Principal and Interest Repayments			Interest Only Repayments			
	Home Loan	LVR	Eligibility	Interest Rate	Comparison Rate*	Discount (inclusive)	Interest Rate	Comparison Rate*	Discount (inclusive)	
** SPECIAL OFFER ** Interest Rates	Back to Basics Variable	≤90%	New Home Lending of > \$150,000	3.69% p.a.	3.70% p.a.	-1.50% p.a.	4.39% p.a.	3.97% p.a.	-0.97% p.a.	
		90% to ≤95%		3.99% p.a.	4.00% p.a.	-1.20% p.a.	n/a			
	Home Package Plus Standard Variable	≤90%	New Home Lending in the HPP of > \$150,000	3.99% p.a.	4.38% p.a.	-1.78% p.a.	4.39% p.a.	4.50% p.a.	-1.55% p.a.	
	Home Package Plus Standard Variable First Home Buyers	≤90%		3.99% p.a.	4.00% p.a.	-1.78% p.a.	4.39% p.a.	4.15% p.a.	-1.55% p.a.	
	Home Package Plus - 5 Year Fixed Rate^ First Home Buyers	≤90%	New FX5 Home Lending in the HPP of > \$150,000	3.99% p.a.	4.00% p.a.	-0.15% p.a.	n/a			
		90 to ≤95%					n/a			
	Home Package Plus - 3 Year Fixed Rate^	≤90%	New Home Lending of > \$150,000	3.49% p.a.	4.25% p.a.	-0.45% p.a.	n/a			
Home Package Plus Access Equity (Line of Credit)	≤90%	New Home Lending in the HPP of > \$150,000	n/a			4.49% p.a.	n/a	-1.95% p.a.		
Home Package Plus (HPP) Interest Rates	Standard Variable	≤80%	Total Home Lending in the HPP of > \$150,000	4.52% p.a.	4.90% p.a.	-1.25% p.a.	4.69% p.a.	4.93% p.a.	-1.25% p.a.	
		80% to ≤90%		4.62% p.a.	5.00% p.a.	-1.15% p.a.	4.79% p.a.	5.03% p.a.	-1.15% p.a.	
		90% to ≤95%		5.02% p.a.	5.39% p.a.	-0.75% p.a.	n/a			
	Access Equity (Line of Credit)	≤80%		n/a			5.29% p.a.	n/a	-1.15% p.a.	
		80% to ≤90%		n/a			5.69% p.a.		-0.75% p.a.	
	1 Year Fixed Rate^	≤90%			3.69% p.a.	4.91% p.a.	-0.15% p.a.	3.99% p.a.	4.93% p.a.	-0.15% p.a.
	2 Year Fixed Rate^				3.79% p.a.	4.85% p.a.		3.99% p.a.	4.87% p.a.	
3 Year Fixed Rate^	3.79% p.a.		4.78% p.a.		3.99% p.a.	4.81% p.a.				
5 Year Fixed Rate^	3.99% p.a.		4.74% p.a.		4.19% p.a.	4.79% p.a.				
Standard Interest Rates	Back to Basics Variable	≤95% Principal and Interest ≤90% Interest Only	Home Lending of > \$10,000	5.19% p.a.	5.26% p.a.	n/a	5.36% p.a.	5.27% p.a.	n/a	
	Standard Variable			5.77% p.a.	5.96% p.a.		5.94% p.a.	5.99% p.a.		
	Access Equity (Line of Credit)			n/a			6.44% p.a.	n/a		
	1 Year Fixed Rate^			3.84% p.a.	5.76% p.a.		4.14% p.a.	5.76% p.a.		
	2 Year Fixed Rate^			3.94% p.a.	5.61% p.a.		4.14% p.a.	5.62% p.a.		
	3 Year Fixed Rate^			3.94% p.a.	5.45% p.a.		4.14% p.a.	5.48% p.a.		
	5 Year Fixed Rate^			4.14% p.a.	5.27% p.a.		4.34% p.a.	5.33% p.a.		

Terms & Conditions

Special Offers

- Better Together Back to Basic Special Offer are valid from 22 February 2019 until withdrawn. An Everyday Basics transaction account will be opened for all new customers that do not already hold a Suncorp Bank transaction account. Pre-approvals are excluded.
- Home Package Plus First Home Buyer Special Offers are valid from 21 March 2019 until withdrawn; for new owner-occupied first home buyers who have never previously purchased a property. Pre Approvals are excluded.
- Home Package Plus Access Equity Special Offer valid from 14 September 2018 until withdrawn. Pre-approvals are excluded.
- Other Home Package Plus Special Offers are valid from 11 April 2019, until withdrawn. Pre-approvals are excluded.

The Home Package Plus (HPP) Discounts are applied for as long as the home loan remains part of the Home Package Plus. Interest rates and discounts are subject to change without notice. Discount margins may be withdrawn at any time before a contract is entered in to. Discounts are applied to the applicable Standard Interest Rate at the day of Settlement.

Loan to Value Ratio (LVR) limits are inclusive of Lenders Mortgage Insurance (LMI) where applicable. A repayment type of interest only is available on loans with an LVR limit ≤ 90%. At the expiry of the interest only period, the rate will convert to the applicable P&I interest rate plus or minus any applicable margins specified in your credit contract.

^The standard Fixed Rate offered on the day of settlement of the loan will apply unless the rate is secured by paying a Guaranteed Rate Fee. At expiry of the fixed rate period, the rate will revert to the applicable Standard Variable Interest Rate less any applicable margin discount specified in your credit contract. The Interest Only period on a Fixed Rate must equal the Fixed Rate term.

#Each comparison rate is based on \$150,000 over 25 years. WARNING: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Comparison rates for Interest Only Fixed Rate home loans are based on an initial Interest Only period equal in length to the fixed. Comparison rates for Interest Only Variable home loans are based on an initial 5 year Interest Only period.

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	Investment Purpose			Principal and Interest Repayments			Interest Only Repayments			
	Home Loan	LVR	Eligibility	Interest Rate	Comparison Rate*	Discount (inclusive)	Interest Rate	Comparison Rate*	Discount (inclusive)	
** SPECIAL OFFER ** Interest Rates	Back to Basics Variable	≤90%	New Home Lending of > \$150,000	3.99% p.a.	4.00% p.a.	-1.62% p.a.	4.39% p.a.	4.15% p.a.	-1.64% p.a.	
	Home Package Plus Standard Variable			4.29% p.a.	4.67% p.a.	-1.95% p.a.	4.69% p.a.	4.80% p.a.	-1.97% p.a.	
	Home Package Plus - 3 Year Fixed Rate^			3.69% p.a.	4.52% p.a.	-0.45% p.a.	3.69% p.a.	4.50% p.a.	-0.45% p.a.	
	Home Package Plus Access Equity (Line of Credit)			n/a			4.49% p.a.	n/a	-1.95% p.a.	
Home Package Plus (HPP) Interest Rates	Standard Variable	≤80%	Total Home Lending in the HPP of > \$150,000	5.09% p.a.	5.46% p.a.	-1.15% p.a.	5.51% p.a.	5.60% p.a.	-1.15% p.a.	
		80% to ≤90%		5.49% p.a.	5.85% p.a.	-0.75% p.a.	5.91% p.a.	6.00% p.a.	-0.75% p.a.	
	Access Equity (Line of Credit)	≤80%		n/a			5.29% p.a.	n/a	-1.15% p.a.	
		80% to ≤90%		5.69% p.a.	-0.75% p.a.					
	1 Year Fixed Rate^	≤90%		-0.15% p.a.	3.99% p.a.	5.70% p.a.	4.19% p.a.	5.72% p.a.	-0.15% p.a.	
	2 Year Fixed Rate^				3.99% p.a.	5.57% p.a.	4.19% p.a.	5.60% p.a.		
	3 Year Fixed Rate^				3.99% p.a.	5.45% p.a.	3.99% p.a.	5.43% p.a.		
5 Year Fixed Rate^	3.99% p.a.		5.23% p.a.		3.99% p.a.	5.22% p.a.				
Standard Interest Rates	Back to Basics Variable	≤90%	Home Lending of > \$10,000	5.61% p.a.	5.62% p.a.	n/a	6.03% p.a.	5.79% p.a.	n/a	
	Standard Variable			6.24% p.a.	6.40% p.a.		6.66% p.a.	6.56% p.a.		
	Access Equity (Line of Credit)			n/a			6.44% p.a.	n/a		
	1 Year Fixed Rate^			4.14% p.a.	6.18% p.a.		4.34% p.a.	6.20% p.a.		
	2 Year Fixed Rate^			4.14% p.a.	5.99% p.a.		4.34% p.a.	6.03% p.a.		
	3 Year Fixed Rate^			4.14% p.a.	5.81% p.a.		4.14% p.a.	5.82% p.a.		
5 Year Fixed Rate^	4.14% p.a.	5.50% p.a.	4.14% p.a.	5.53% p.a.						
Annual Interest in Advance Interest Rates	1 Year Fixed Rate	≤80%	Home Lending of > \$50,000	n/a			4.19% p.a.	6.21% p.a.	n/a	
	3 Year Fixed Rate						3.99% p.a.	5.83% p.a.		
	5 Year Fixed Rate						3.99% p.a.	5.54% p.a.		

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