

Investment Home Loan Rates

For new lending - Effective 06 November 2018



Loan product	Principal and Interest		Interest Only	
	Interest rate	Comparison rate*	Interest rate	Comparison rate*
Variable				
Discount Variable - \$150,000+	5.19%	5.25%	5.19%	5.25%
LVR ¹ <=80%	4.14%	4.19%	4.54%	4.59%
LVR ¹ >80%, <=90%	4.34%	4.39%	4.74%	4.79%
Standard Variable	5.74%	5.88%	5.74%	5.88%
Home Advantage Variable				
\$150,000 to \$249,999				
LVR ¹ <=80%	4.24%	4.61%	4.59%	4.95%
LVR ¹ >80%, <=90%	4.44%	4.80%	4.79%	5.15%
\$250,000 to \$699,999				
LVR ¹ <=80%	4.19%	4.56%	4.54%	4.90%
LVR ¹ >80%, <=90%	4.39%	4.76%	4.74%	5.10%
\$700,000 or more - LVR ¹ <=80%				
LVR ¹ <=80%	4.14%	4.51%	4.49%	4.85%
LVR ¹ >80%, <=90%	4.34%	4.71%	4.69%	5.05%
Fixed				
Standard Fixed:				
1 year fixed	3.99%	5.71%	4.29%	5.74%
2 year fixed	3.99%	5.55%	4.29%	5.61%
3 year fixed	4.09%	5.43%	4.29%	5.49%
5 year fixed	4.89%	5.52%	4.89%	5.52%
Home Advantage Fixed:				
1 year fixed	3.99%	4.58%	4.29%	4.61%
2 year fixed	3.99%	4.56%	4.29%	4.62%
3 year fixed	4.09%	4.57%	4.29%	4.62%
5 year fixed	4.89%	4.88%	4.89%	4.88%
Line of Credit				
Living Equity	5.56%		N/A	
Home Advantage Living Equity				
\$150,000 to \$249,999	5.10%		N/A	
\$250,000 to \$699,999	5.05%		N/A	
\$700,000 or more	5.00%		N/A	
Bridging Finance				
Bridging Loan	5.99%		6.07%	

Things you should know

Interest rates are on a per annum basis. Rates are correct as stated and subject to change without notice. Rates shown are for new loans and do not apply to switches or internal refinances.

Home Advantage Variable rates include discounts from the Standard Variable rate. Home Advantage Living Equity rates include discounts from the Living Equity rate. Discounts are based on total lending in the package. Discount Variable LVR rates include discounts from the Discount Variable Loan Rate. Discounts are not available in conjunction with any other interest rate discount or special offer. All fixed rates are fixed for the period stated and revert to the variable rate applying at expiration of the fixed term. Fixed rate loans may be subject to significant break costs, the terms and details of which are specified in your credit contract. Rate Guarantee may be applied.

To approved applicants only. Conditions criteria and fees apply.

Loans introduced by an Alliance group are eligible for a 15bps discount on the Standard Variable rate and Living Equity rate for Owner Occupied and Investment Loans. Alliance groups act as introducer agents to Heritage. Heritage may pay commissions (including GST) to Alliance group of \$330 on each mortgage loan distributed (split loans are considered as one loan and therefore eligible for one payment only) and \$55 for each personal loan disbursed.

¹Loan to Value Ratio (LVR) is the loan amount divided by the value of your security property (determined by Heritage Bank at assessment), multiplied by 100. Investment loans have a maximum LVR of 90%. Living Equity has a maximum LVR of 85%.

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