

Home Loan Rates

Heritage Bank

For switches, refixes and products withdrawn from sale

Effective 26 August 2025

	Owner Occupied		Investment			
	Principal & Interest		Principal & Interest		Interest Only	
Current Home Loans	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
Variable						
Discount Variable	7.44%	7.46%	7.99%	8.01%	7.99%	8.01%
Standard Variable ²	7.99%	8.14%	8.54%	8.69%	8.54%	8.68%
Fixed						
1 year fixed	5.19%	7.83%	5.39%	8.33%	5.59%	8.36%
2 year fixed	5.19%	7.56%	5.39%	8.02%	5.59%	8.08%
3 year fixed	5.09%	7.28%	5.29%	7.71%	5.49%	7.80%
5 year fixed	5.29%	6.94%	5.49%	7.31%	5.69%	7.43%
Home Advantage Package						
Variable	7.53%	7.86%	8.08%	8.40%	8.08%	8.39%
Fixed						
1 year fixed	5.19%	7.61%	5.39%	8.11%	5.59%	8.12%
2 year fixed	5.19%	7.38%	5.39%	7.84%	5.59%	7.89%
3 year fixed	5.09%	7.15%	5.29%	7.58%	5.49%	7.65%
5 year fixed	5.29%	6.87%	5.49%	7.25%	5.69%	7.34%
Home Loans Withdrawn From Sale						
Variable						
Variable Options	7.54%	N/A	8.19%	N/A	N/A	N/A
Line of Credit (Interest Only)						
Line of Credit (Interest Only)	8.36%	N/A	8.36%	N/A	8.36%	N/A
Home Advantage Package						
Line of Credit (Interest Only)	8.36%	N/A	8.36%	N/A	8.36%	N/A
Professional Package						
Variable	7.53%	7.82%	8.08%	8.36%	8.08%	8.35%
Line of Credit (Interest Only)	7.98%	N/A	N/A	N/A	7.98%	N/A
Fixed						
1 year fixed	5.19%	7.56%	5.39%	8.06%	5.59%	8.08%
2 year fixed	5.19%	7.34%	5.39%	7.80%	5.59%	7.85%
3 year fixed	5.09%	7.11%	5.29%	7.54%	5.49%	7.61%
5 year fixed	5.29%	6.83%	5.49%	7.20%	5.69%	7.30%

Things you should know:

Lending criteria, limits, conditions, fees and charges apply. Rates current as at the effective date and subject to change without notice.

Interest rates are stated on a per annum basis. Interest rates are for Heritage Bank branded products only.

All fixed rates are fixed for the period stated and will revert to the variable rate applicable at the expiration of the fixed term. If a fixed loan is paid out early break costs may be applicable.

1 Comparison Rate based on a \$150,000 loan over 25 years with monthly repayments. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amount might result in a different comparison rate. Home Advantage Fixed loan comparison rate based on an LVR of 80%.

2 Applies to the following Owner Occupied product rates: Basic Variable, Premium Variable and Select Variable. Applies to the following Investment product rates: Special Investment, Basic Variable, Premium Variable and Select Variable.

Target Market Determinations for applicable products are located at www.heritage.com.au/TMD

Heritage Bank, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125 AFSL and Australian Credit Licence 244310 www.heritage.com.au