

Home Loan Rates



New Lending

Rates effective as at 9 June 2026. Subject to change at Heritage Bank's discretion without notice.

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

	Loan to Value Ratio (LVR) ²	Owner Occupied		Investment			
		Principal & Interest		Principal & Interest		Interest Only	
		Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹	Interest Rate	Comparison Rate ¹
Variable	maximum / band						
Discount Variable	95%	8.19%	8.19%	8.74%	8.74%	8.74%	8.74%
\$20,000 +	up to 70%	5.99%	6.00%	6.14%	6.15%	6.44%	6.44%
	70.1% to 80%	6.09%	6.10%	6.24%	6.25%	6.54%	6.54%
	80.1% to 90%	6.49%	6.49%	6.64%	6.64%	6.94%	6.94%
	90.1% to 95%	6.79%	6.79%	N/A	N/A	N/A	N/A
\$700,000 +	up to 70%	5.99%	6.00%	6.14%	6.15%	6.44%	6.44%
	70.1% to 80%	6.09%	6.10%	6.24%	6.25%	6.54%	6.54%
	80.1% to 90%	6.49%	6.49%	6.64%	6.64%	6.94%	6.94%
	90.1% to 95%	6.79%	6.79%	N/A	N/A	N/A	N/A
Standard Variable - no longer for sale ³	95%	8.74%	8.87%	9.29%	9.42%	9.29%	9.41%
Fixed	maximum						
1 year fixed	95% 00/90% INV	6.29%	8.54%	6.49%	9.05%	6.69%	9.08%
2 year fixed	95% 00/90% INV	6.34%	8.31%	6.54%	8.77%	6.74%	8.83%
3 year fixed	95% 00/90% INV	6.39%	8.11%	6.59%	8.54%	6.79%	8.62%
5 year fixed	95% 00/90% INV	6.54%	7.82%	6.74%	8.19%	6.94%	8.30%

Things you should know

Lending criteria, limits, conditions, fees and charges apply.

Rates do not apply to switches or internal refinances. If a fixed loan is paid out early break costs may be applicable. All fixed rates are fixed for the period stated and will use the Owner Occupied Standard Variable Loan or Special Investment Variable Loan rate (as set out in the relevant credit contract) as the reference rate applicable at the expiration of the fixed term.

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.

2 Loan to Value Ratio (LVR) is determined at the time of loan approval. LVR is the amount of your loan divided by the Bank's valuation of your property (offered to secure your loan), expressed as a percentage. Home loan rates are set based on the initial LVR and do not change because of changes to the LVR during the life of the loan. LVR loan value inclusive of Lenders Mortgage Insurance (if applicable).

3 Standard Variable Home Loan Product is not available for new business.

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