

# Home Loan Rates

# Heritage Bank

For switches, refixes and products withdrawn from sale

Effective 7 March 2024

|                                       | Owner Occupied       |                              | Investment           |                              |               |                              |
|---------------------------------------|----------------------|------------------------------|----------------------|------------------------------|---------------|------------------------------|
|                                       | Principal & Interest |                              | Principal & Interest |                              | Interest Only |                              |
| Current Home Loans                    | Interest Rate        | Comparison Rate <sup>1</sup> | Interest Rate        | Comparison Rate <sup>1</sup> | Interest Rate | Comparison Rate <sup>1</sup> |
| <b>Variable</b>                       |                      |                              |                      |                              |               |                              |
| Discount Variable                     | 8.19%                | 8.21%                        | 8.74%                | 8.76%                        | 8.74%         | 8.76%                        |
| Standard Variable <sup>2</sup>        | 8.74%                | 8.89%                        | 9.29%                | 9.44%                        | 9.29%         | 9.43%                        |
| <b>Fixed</b>                          |                      |                              |                      |                              |               |                              |
| 1 year fixed                          | 6.24%                | 8.60%                        | 6.44%                | 9.10%                        | 6.64%         | 9.13%                        |
| 2 year fixed                          | 6.09%                | 8.32%                        | 6.29%                | 8.78%                        | 6.49%         | 8.84%                        |
| 3 year fixed                          | 5.79%                | 7.99%                        | 5.99%                | 8.42%                        | 6.19%         | 8.51%                        |
| 5 year fixed                          | 5.79%                | 7.55%                        | 5.99%                | 7.92%                        | 6.19%         | 8.04%                        |
| <b>Home Advantage Package</b>         |                      |                              |                      |                              |               |                              |
| Variable                              | 8.28%                | 8.60%                        | 8.83%                | 9.15%                        | 8.83%         | 9.13%                        |
| <b>Fixed</b>                          |                      |                              |                      |                              |               |                              |
| 1 year fixed                          | 6.24%                | 8.37%                        | 6.44%                | 8.87%                        | 6.64%         | 8.89%                        |
| 2 year fixed                          | 6.09%                | 8.14%                        | 6.29%                | 8.60%                        | 6.49%         | 8.65%                        |
| 3 year fixed                          | 5.79%                | 7.86%                        | 5.99%                | 8.28%                        | 6.19%         | 8.35%                        |
| 5 year fixed                          | 5.79%                | 7.48%                        | 5.99%                | 7.85%                        | 6.19%         | 7.96%                        |
| <b>Home Loans Withdrawn From Sale</b> |                      |                              |                      |                              |               |                              |
| <b>Variable</b>                       |                      |                              |                      |                              |               |                              |
| Variable Options                      | 8.29%                | N/A                          | 8.94%                | N/A                          | N/A           | N/A                          |
| <b>Line of Credit (Interest Only)</b> |                      |                              |                      |                              |               |                              |
| Line of Credit (Interest Only)        | 9.11%                | N/A                          | 9.11%                | N/A                          | 9.11%         | N/A                          |
| <b>Home Advantage Package</b>         |                      |                              |                      |                              |               |                              |
| Line of Credit (Interest Only)        | 9.11%                | N/A                          | 9.11%                | N/A                          | 9.11%         | N/A                          |
| <b>Professional Package</b>           |                      |                              |                      |                              |               |                              |
| Variable                              | 8.28%                | 8.56%                        | 8.83%                | 9.11%                        | 8.83%         | 9.09%                        |
| Line of Credit (Interest Only)        | 8.73%                | N/A                          | N/A                  | N/A                          | 8.73%         | N/A                          |
| <b>Fixed</b>                          |                      |                              |                      |                              |               |                              |
| 1 year fixed                          | 6.24%                | 8.33%                        | 6.44%                | 8.83%                        | 6.64%         | 8.85%                        |
| 2 year fixed                          | 6.09%                | 8.10%                        | 6.29%                | 8.56%                        | 6.49%         | 8.61%                        |
| 3 year fixed                          | 5.79%                | 7.81%                        | 5.99%                | 8.24%                        | 6.19%         | 8.32%                        |
| 5 year fixed                          | 5.79%                | 7.44%                        | 5.99%                | 7.81%                        | 6.19%         | 7.92%                        |

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](http://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](http://www.heritage.com.au)