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Home Loan Interest Rates

Effective for **new loans** from
9 April 2026

Budget Home Loan	Minimum Loan Amount	Owner Occupied			Investment		
		LVR	Interest Rate (p.a.)	Comparison Rate (p.a.) #	LVR	Interest Rate (p.a.)	Comparison Rate (p.a.) #
Variable Rate	\$100,000	≤80% *	5.94% ¹	5.94%	≤80% *	6.44% ⁴	6.44%
Variable Rate		>80% up to 95%	6.83%	6.83%	>80% up to 90%	7.23%	7.23%
Budget Home Loan Variable Rate ⁵ (Reference Rate - no discount applied)			6.83%			7.23%	

Package Home Loan Annual Package fee of \$395 payable.

Principal & Interest Options

Package Variable Rate ²	\$150,000	≤95%	6.19%	6.56%	≤90%	6.59%	6.95%
1 Year Fixed Rate ³			5.89%	6.61%		6.04%	6.98%
2 Year Fixed Rate ³			5.89%	6.58%		6.04%	6.92%
3 Year Fixed Rate ³			5.99%	6.57%		6.14%	6.89%
Revert Variable			6.29%	n/a		6.69%	n/a

Interest Only Options

Package Variable Rate ²	\$150,000	n/a	n/a	n/a	≤90%	6.59%	6.93%
1 Year Fixed Rate ³			n/a	n/a		6.04%	6.98%
2 Year Fixed Rate ³			n/a	n/a		6.04%	6.91%
3 Year Fixed Rate ³			n/a	n/a		6.14%	6.88%
Revert Variable			6.29%	n/a		6.69%	n/a
Standard Home Loan Variable Rate ⁵ (Reference Rate - no discount applied)			8.38%			8.78%	

Standard Home Loan

Principal & Interest Options

Variable Rate	\$20,000	≤95%	8.38%	8.41%	≤90%	8.78%	8.81%
1 Year Fixed Rate ³			5.99%	8.14%		6.14%	8.51%
2 Year Fixed Rate ³			5.99%	7.90%		6.14%	8.24%
3 Year Fixed Rate ³			6.09%	7.72%		6.24%	8.04%
Revert Variable			8.38%	n/a		8.78%	n/a

Interest Only Options

Variable Rate	\$20,000	n/a	n/a	n/a	≤90%	8.78%	8.80%
1 Year Fixed Rate ³			n/a	n/a		6.14%	8.51%
2 Year Fixed Rate ³			n/a	n/a		6.14%	8.25%
3 Year Fixed Rate ³			n/a	n/a		6.24%	8.05%
Revert Variable			8.38%	n/a		8.78%	n/a
Standard Home Loan Variable Rate ⁵ (Reference Rate - no discount applied)			8.38%			8.78%	

Express Credit Facility

Variable Rate	\$10,000	≤80%	8.39%	n/a	≤80%	8.39%	n/a
Express Credit Variable Rate ⁵ (Reference Rate - no discount applied)			8.39%			8.39%	

¹ Rate includes a discount margin off Reference Rate Owner Occupied Budget Home Loan Variable Rate. Margin and rate subject to change. Rate only available for **new loans** to The Mutual Bank with minimum new loan amount of \$100,000 and maximum LVR of 80%. Offer may be withdrawn at any time.

²Rate includes a discount margin off the Standard Home Loan Variable Rate reference rate.

³At the end of your fixed period, your loan will move to the applicable variable revert rate for your product. This revert rate is calculated as the reference rate minus a margin, as set out in your loan contract. Revert rates apply only to existing loans and are not available for new lending.

⁴Rate includes a discount margin off Reference Rate Investment Budget Home Loan Variable Rate. Margin and rate subject to change. Rate only available for new loans to The Mutual Bank with minimum new loan amount of \$100,000 and maximum LVR of 80%. Offer may be withdrawn at any time.

⁵ Reference rate applicable to this loan product. Rates are calculated using a reference rate plus or minus a margin. The reference rate is a benchmark that can change over time.

* LVR up to 95% for Australian Government 5% Deposit Scheme applicants.

#Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees, or other loan amounts might result in a different comparison rate. For variable rate interest-only loans, the comparison rate calculation is based on an initial 5-year interest-only term. For fixed rate interest-only loans, the comparison rate calculations are based on an initial interest-only term equal to the fixed rate term.

IMPORTANT: Rates and margins are subject to change. Lending and eligibility criteria apply to all loans. Full terms and conditions are available on application. Fees and charges may apply. Target Market Determinations available from www.themutual.com.au.

Product Issuer: Maitland Mutual Limited trading as The Mutual Bank ABN 94 087 651 983 AFSL / Australian credit licence 238139