

Interest rate schedule.

Lending products.



**Defence
Bank**

Effective 28 May 2025.

DHOAS Home Loans – Owner occupied.

Principal and interest.

Variable rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹	Fixed rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Premier Low Rate home loan	LVR up to 70%	5.69%	5.69%	Ultimate Package home loan	1 year	5.54%	6.56%
	LVR above 70%	5.94%	5.94%		2 year	5.44%	6.47%
Premier home loan		6.04%	6.04%		3 year	5.39%	6.39%
Ultimate Package home loan	over \$750k	6.19%	6.54%		4 year	5.79%	6.46%
	\$250k - \$750k	6.24%	6.59%		5 year	5.79%	6.42%
	under \$250k	6.29%	6.64%				

Interest-only.

Variable rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Ultimate Package construction home loan	over \$750k	6.19%	6.55%
	\$250k - \$750k	6.24%	6.59%
	under \$250k	6.29%	6.64%

Approved lender.



Home Loans – Owner occupied.

Principal and interest.

Variable rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹	Fixed rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Premier Low Rate home loan	LVR up to 70%	5.74%	5.74%	Ultimate Package home loan	1 year	5.54%	6.61%
	LVR above 70%	5.99%	5.99%		2 year	5.44%	6.51%
Premier home loan		6.09%	6.09%		3 year	5.39%	6.42%
Ultimate Package home loan	over \$750k	6.24%	6.59%		4 year	5.79%	6.49%
	\$250k - \$750k	6.29%	6.64%		5 year	5.79%	6.45%
	under \$250k	6.34%	6.69%				

Interest-only.

Variable rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Ultimate Package construction home loan	over \$750k	6.24%	6.60%
	\$250k - \$750k	6.29%	6.64%
	under \$250k	6.34%	6.68%

¹Comparison rates based on a \$150,000 secured loan over 25 years. Fees and charges are payable. Terms and conditions available on request. 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 interest only variable loans, the comparison rates are based on an initial 5 year interest only term. For fixed rate interest only loans, the comparison rates are based on an initial interest only period equal in term to the fixed period. ²No longer available for new accounts from 1 August 2023. ³If loans are offered on an unsecured basis, additional security may be required. ⁴Comparison rate is based on a \$30,000 loan over a 5 year term. Fees and charges are payable. Terms and conditions are available on request. WARNING: This comparison rate is true only for examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rate applies to both secured and unsecured loans. ⁵Fees and charges are payable. Terms and conditions apply. Terms and conditions are available upon request.

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Interest rate schedule.

Lending products.



**Defence
Bank**

Effective 28 May 2025.

Home Loans – Investor.

Principal and interest.

Variable rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹	Fixed rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Premier Investor Low Rate home loan	LVR up to 70%	5.94%	5.94%	Ultimate Package home loan	1 year	5.74%	6.80%
	LVR above 70%	6.19%	6.19%		2 year	5.64%	6.71%
Premier Investor home loan		6.29%	6.29%		3 year	5.59%	6.62%
Ultimate Package home loan	over \$750k	6.44%	6.79%		4 year	5.99%	6.69%
	\$250k - \$750k	6.49%	6.84%		5 year	5.99%	6.65%
	under \$250k	6.54%	6.89%				

Interest-only.

Variable rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹	Fixed rate.		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Ultimate Package home loan		6.64%	6.91%	Ultimate Package home loan	1 year	5.84%	6.81%
Ultimate Package construction home loan	over \$750k	6.44%	6.79%		2 year	5.74%	6.72%
	\$250k - \$750k	6.49%	6.84%		3 year	5.69%	6.63%
	under \$250k	6.54%	6.88%		4 year	6.09%	6.71%
					5 year	6.09%	6.67%

Reference rates.

	Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Standard Variable reference rate	8.38%	8.38%
Standard Variable Investor reference rate	9.06%	9.06%
Smart Mover reference rate ²	8.52%	

Car and Personal Loans.³

	Annual rate (% p.a.)	Comparison rate (% p.a.) ⁴
New Car Loan	6.79%	7.57%
Used Car Loan	- up to and including 5 years old	7.57%
Personal Loan	9.79%	10.76%
Consolidation Loan	13.99%	14.93%

Credit Cards.

	Comparison rate (% p.a.) ⁵
Defence Bank Foundation Credit Card	- 6 month introductory rate
	- ongoing variable rate

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