Interest rate schedule
Lending products

Defence Bank

Effective 14 October 2026

DHOAS Home Loans – Owner occupied

Principal and interest

Variable rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Premier Low Rate home loan	LVR up to 70%	6.44%	6.44%
	LVR above 70%	6.69%	6.69%
Premier home loan		6.79%	6.79%
Ultimate Package home loan	over $750k	6.99%	7.08%
	$250k - $750k	6.99%	7.08%
	under $250k	6.99%	7.08%

Fixed rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Ultimate Package home loan	1 year	6.74%	7.05%
	2 year	6.76%	7.03%
	3 year	6.87%	7.04%
	4 year	6.87%	7.03%
	5 year	6.89%	7.03%

Interest-only

Variable rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Ultimate Package construction home loan	over $750k	6.99%	7.08%
	$250k - $750k	6.99%	7.08%
	under $250k	6.99%	7.08%

Approved lender.

Defence HOME OWNERSHIP ASSISTANCE SCHEME

Home Loans – Owner occupied

Principal and interest

Variable rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Premier Low Rate home loan	LVR up to 70%	6.49%	6.49%
	LVR above 70%	6.74%	6.74%
Premier home loan		6.84%	6.84%
Ultimate Package home loan	over $750k	7.04%	7.13%
	$250k - $750k	7.04%	7.13%
	under $250k	7.04%	7.13%

Fixed rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Ultimate Package home loan	1 year	6.74%	7.09%
	2 year	6.76%	7.07%
	3 year	6.87%	7.08%
	4 year	6.87%	7.06%
	5 year	6.89%	7.06%

Interest-only

Variable rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Ultimate Package construction home loan	over $750k	7.04%	7.13%
	$250k - $750k	7.04%	7.13%
	under $250k	7.04%	7.13%

[1]Comparison 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. [2]No longer available for new accounts from 1 August 2023. [3]If loans are offered on an unsecured basis, additional security may be required. [4]Comparison 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. [5]Fees and charges are payable. Terms and conditions apply. Terms and conditions are available upon request. 20261007

Defence Bank Limited ABN 57 087 651 385 AFSL/Australian Credit Licence 234582. Level 10, 31 Queen Street, Melbourne VIC 3000

Interest rate schedule
Lending products

Defence Bank

Effective 14 October 2026

Home Loans – Investor

Principal and interest

Variable rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Premier Investor Low Rate home loan	LVR up to 70%	6.59%	6.59%
	LVR above 70%	6.84%	6.84%
Premier Investor home loan		6.94%	6.94%
Ultimate Package home loan	over $750k	7.14%	7.23%
	$250k - $750k	7.14%	7.23%
	under $250k	7.14%	7.23%

Fixed rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Ultimate Package home loan	1 year	6.94%	7.20%
	2 year	6.96%	7.19%
	3 year	7.07%	7.21%
	4 year	7.07%	7.20%
	5 year	7.09%	7.20%

Interest-only

Variable rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Ultimate Package home loan		7.14%	7.22%
Ultimate Package construction home loan	over $750k	7.14%	7.23%
	$250k - $750k	7.14%	7.23%
	under $250k	7.14%	7.23%

Fixed rate		Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Ultimate Package home loan	1 year	7.04%	7.21%
	2 year	7.06%	7.21%
	3 year	7.17%	7.23%
	4 year	7.17%	7.23%
	5 year	7.19%	7.24%

Reference rates

	Annual rate (% p.a.)	Comparison rate (% p.a.)[1]
Standard Variable reference rate	9.13%	9.13%
Standard Variable Investor reference rate	9.81%	9.81%
Smart Mover reference rate[2]	9.27%	

Car and Personal Loans[3]

		Annual rate (% p.a.)	Comparison rate (% p.a.)[4]
New Car Loan		6.89%	7.66%
Used Car Loan	- up to and including 5 years old	6.89%	7.66%
Personal Loan		9.09%	10.06%
Consolidation Loan		13.99%	14.93%

Credit Cards

		Comparison rate (% p.a.)[5]
Defence Bank Foundation Credit Card	- 6 month introductory rate	3.99%
	- ongoing variable rate	8.99%

[1]Comparison 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. [2]No longer available for new accounts from 1 August 2023. [3]If loans are offered on an unsecured basis, additional security may be required. [4]Comparison 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. [5]Fees and charges are payable. Terms and conditions apply. Terms and conditions are available upon request. 20261007

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