

Interest rate schedule

Lending products



Defence
Bank

Effective 15 July 2026

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%	5.99%	5.99%	Ultimate Package home loan	1 year	6.39%	6.84%
	LVR above 70%	6.24%	6.24%		2 year	6.49%	6.82%
Premier home loan		6.34%	6.34%		3 year	6.55%	6.81%
Ultimate Package home loan	over \$750k	6.49%	6.59%		4 year	6.55%	6.79%
	\$250k - \$750k	6.54%	6.63%		5 year	6.55%	6.77%
	under \$250k	6.59%	6.68%				

Interest-only

Variable rate		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Ultimate Package construction home loan	over \$750k	6.49%	6.58%
	\$250k - \$750k	6.54%	6.63%
	under \$250k	6.59%	6.68%

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%	6.24%	6.24%	Ultimate Package home loan	1 year	6.39%	6.88%
	LVR above 70%	6.49%	6.49%		2 year	6.49%	6.86%
Premier home loan		6.59%	6.59%		3 year	6.55%	6.84%
Ultimate Package home loan	over \$750k	6.74%	6.84%		4 year	6.55%	6.82%
	\$250k - \$750k	6.79%	6.88%		5 year	6.55%	6.80%
	under \$250k	6.84%	6.93%				

Interest-only

Variable rate		Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Ultimate Package construction home loan	over \$750k	6.74%	6.84%
	\$250k - \$750k	6.79%	6.88%
	under \$250k	6.84%	6.93%

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 15 July 2026

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%	6.34%	6.34%	Ultimate Package home loan	1 year	6.59%	6.99%
	LVR above 70%	6.59%	6.59%		2 year	6.69%	6.98%
Premier Investor home loan		6.69%	6.69%		3 year	6.75%	6.97%
Ultimate Package home loan	over \$750k	6.84%	6.93%		4 year	6.75%	6.96%
	\$250k - \$750k	6.89%	6.98%		5 year	6.75%	6.94%
	under \$250k	6.94%	7.03%				

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		6.94%	7.02%	Ultimate Package home loan	1 year	6.69%	7.00%
Ultimate Package construction home loan	over \$750k	6.84%	6.94%		2 year	6.79%	6.99%
	\$250k - \$750k	6.89%	6.98%		3 year	6.85%	7.00%
	under \$250k	6.94%	7.03%		4 year	6.85%	6.99%
					5 year	6.85%	6.98%

Reference rates

	Annual rate (% p.a.)	Comparison rate (% p.a.) ¹
Standard Variable reference rate	8.88%	8.88%
Standard Variable Investor reference rate	9.56%	9.56%
Smart Mover reference rate ²	9.02%	

Car and Personal Loans³

	Annual rate (% p.a.)	Comparison rate (% p.a.) ⁴
New Car Loan	6.39%	7.17%
Used Car Loan	- up to and including 5 years old	7.17%
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
	- ongoing variable rate
	3.99%
	8.99%

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