

# Interest Rates

as at 1 December 2023



Reliance Bank is a division of Unity Bank Limited. ABN 11 087 650 315 AFSL/  
Australian Credit Licence 240399.

## Owner Occupied Home Loans

	P&I Rate	Comparison Rate	IO Rate	Comparison Rate
<b>Advantage<sup>1</sup></b>				
Variable rate (LVR of 60% and below) <sup>a5</sup>	6.24%	6.31% <sup>b</sup>	6.24%	7.62% <sup>b</sup>
Variable rate (LVR from 60% to 80%) <sup>a5</sup>	6.44%	6.51% <sup>b</sup>	6.44%	7.71% <sup>b</sup>
Variable rate (LVR from 80% to 90%) <sup>a5</sup>	7.04%	7.11% <sup>b</sup>	7.04%	7.96% <sup>b</sup>
Variable rate (Above 90% LVR) <sup>a5</sup>	7.44%	7.51% <sup>b</sup>	7.44%	8.14% <sup>b</sup>
Variable Standard	8.59%	8.67% <sup>b</sup>	N/A	N/A
Variable Bridging Loan	N/A	N/A	8.59%	8.71% <sup>b</sup>
Fixed 1 Year <sup>c</sup>	6.89%	8.50% <sup>b</sup>	6.89%	8.50% <sup>b</sup>
Fixed 2 Years <sup>c</sup>	6.79%	8.30% <sup>b</sup>	6.79%	8.31% <sup>b</sup>
Fixed 3 Years <sup>c</sup>	6.79%	8.14% <sup>b</sup>	6.79%	8.15% <sup>b</sup>
Fixed 5 Years <sup>c</sup>	6.89%	7.90% <sup>b</sup>	6.89%	7.92% <sup>b</sup>
<b>Advantage Plus<sup>2</sup></b>				
Variable rate (LVR of 60% and below) <sup>a</sup>	6.49%	6.81% <sup>b</sup>	6.49%	7.53% <sup>b</sup>
Variable rate (LVR from 60% to 80%) <sup>a</sup>	6.64%	6.96% <sup>b</sup>	6.64%	7.60% <sup>b</sup>
Variable rate (LVR from 80% to 90%) <sup>a</sup>	7.24%	7.55% <sup>b</sup>	7.24%	7.86% <sup>b</sup>
Variable rate (Above 90% LVR) <sup>a</sup>	7.64%	7.95% <sup>b</sup>	7.64%	8.04% <sup>b</sup>
Variable Standard	7.84%	8.15% <sup>b</sup>	N/A	N/A
Fixed 1 Year <sup>d</sup>	6.74%	8.03% <sup>b</sup>	6.74%	8.02% <sup>b</sup>
Fixed 2 Years <sup>d</sup>	6.64%	7.90% <sup>b</sup>	6.64%	7.89% <sup>b</sup>
Fixed 3 Years <sup>d</sup>	6.64%	7.79% <sup>b</sup>	6.64%	7.78% <sup>b</sup>
Fixed 5 Years <sup>d</sup>	6.74%	7.65% <sup>b</sup>	6.74%	7.64% <sup>b</sup>
<b>First Home Buyer Advantage Plus<sup>3</sup></b>				
Variable rate (LVR of 60% and below) <sup>a</sup>	6.24%	6.24% <sup>b</sup>	6.24%	6.87% <sup>b</sup>
Variable rate (LVR from 60% to 80%) <sup>a</sup>	6.24%	6.24% <sup>b</sup>	6.24%	6.87% <sup>b</sup>
Variable rate (LVR from 80% to 90%) <sup>a</sup>	6.24%	6.24% <sup>b</sup>	6.24%	6.87% <sup>b</sup>
Variable rate (Above 90% LVR) <sup>a</sup>	6.24%	6.24% <sup>b</sup>	6.24%	6.87% <sup>b</sup>
Variable Standard	7.34%	7.34% <sup>b</sup>	N/A	N/A
Fixed 1 Year <sup>e</sup>	6.49%	7.25% <sup>b</sup>	6.49%	7.25% <sup>b</sup>
Fixed 2 Years <sup>e</sup>	6.39%	7.15% <sup>b</sup>	6.39%	7.15% <sup>b</sup>
Fixed 3 Years <sup>e</sup>	6.39%	7.06% <sup>b</sup>	6.39%	7.07% <sup>b</sup>
Fixed 5 Years <sup>e</sup>	6.49%	6.96% <sup>b</sup>	6.49%	6.97% <sup>b</sup>
<b>Overdraft</b>				
Flexi Home Equity (S33) <sup>4</sup>	8.50%	N/A	N/A	N/A

P&I – Principal and Interest repayments. IO – Interest Only repayments.

- Only available for new home loans, refinances from competitors or for existing home loan members who add an additional minimum \$10,000 to their existing Unity Bank home loan balance. Minimum loan amount \$10,000. Existing home loan members do not need to add an additional \$10,000 to switch to a new fixed loan. Maximum loan period 30 years. Interest rate calculated daily charged monthly.
- Only available for new home loans, refinances from competitors or for existing home loan members who add an additional minimum \$10,000 to their existing Unity Bank home loan balance. Minimum loan amount \$150,000. Existing home loan members do not need to add an additional \$10,000 to switch to a new fixed loan. Maximum loan period 30 years. Interest rate calculated daily charged monthly.
- Only available for First Home Buyers, Housing Australia and Shared Equity Home Buyer Helper. Minimum home loan balance \$150,000. Not available for top-ups or internal product switches. Maximum loan period 30 years. Interest rate calculated daily charged monthly.
- This rate is for secured loans only. Minimum loan amount is \$30,000. Maximum loan is 80% of the property value. Interest is calculated daily charged monthly on the portion of the overdraft used.
- Advantage LVR rates are effective till 31/12/2023 and are subject to change. Rates available for new business only.
  - Loan to Value Ratio (LVR), is the ratio of money you borrow compared to the value of the property used as security, as determined by the Bank.
  - Comparison Rate is calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.
  - After fixed period interest rate reverts to Advantage standard variable rate.
  - After fixed period interest rate reverts to Advantage Plus standard variable rate.
  - After fixed period interest rate reverts to First Home Buyer Advantage Plus standard variable rate.

**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 amounts might result in a different Comparison Rate. Comparison rates for Variable Interest Only loans are based on an initial 5 year Interest only period. Comparison rates for Fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

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