

OUR RATE FOR RISK POLICY

Interest rates for registered mortgages on Australian property | Changed 30th August 2020 | Australia-wide

- (a) Loan to value ratio up-to 60% lvr, secured by registered **1st mortgage**, residential property (excluding vacant land) located in capital cities and major regional and coastal areas with populations of 200,000+ the risk to the lender is low. Interest rates range from: **3.95% p.a, 4.95% p.a, 5.95% p.a, 6.95% p.a, 8.95% p.a & 9%** based on lender
- (b) Loan to value ratio 60.1% to 70% lvr, secured by registered **1st mortgage**, residential property (excluding vacant land) located in capital cities and major regional and coastal areas with populations of 200,000+ the risk to the lender is considered medium to high. Interest rates range from: **3.95% p.a, 4.95% p.a, 5.95% p.a, 6.95% p.a, 8.95% p.a, 9% p.a, 10.95% p.a & 11.95% p.a** based on lender
- (c) Loan to value ratio up-to 50% lvr, secured by registered **2nd mortgage**, residential property (excluding vacant land) located in capital cities and major regional and coastal areas with populations of 200,000+ the risk to the lender is considered low. Interest rates from **13.95% p.a to 18% p.a** based on lender
- (ed) Loan to value ratio 50.1% to 60% lvr, secured by registered **2nd mortgage**, residential property (excluding vacant land) located in capital cities and major regional and coastal areas with populations of 200,000+ the risk to the lender is considered low to medium. Interest rates from **15.95% p.a to 19% p.a** based on lender
- (e) Loan to value ratio 60.1% to 70% lvr, secured by registered **2nd mortgage**, residential property (excluding vacant land) located in capital cities and major regional and coastal areas with populations of 200,000+ the risk to the lender is considered medium to high. Interest rates from **18% p.a to 21% p.a** based on lender
- (f) Loan to value ratio up-to 50% lvr, secured by registered **1st mortgage**, residential property (excluding vacant land) located in major regional and coastal areas with populations of 150,000+ the risk to the lender is considered low. Interest rates from **6.95% p.a to 9% p.a** based on lender
- (g) Loan to value ratio 50.1% to 60% lvr, secured by registered **1st mortgage**, residential property (excluding vacant land) located in major regional and coastal areas with populations of 150,000+ the risk to the lender is considered low to medium. Interest rates from **6.95% p.a to 11% p.a** based on lender
- (h) Loan to value ratio 60.1% to 70% lvr, secured by registered **1st mortgage**, residential property (excluding vacant land) located in major regional and coastal areas with populations of 150,000+ the risk to the lender is considered medium to high. Interest rates from **9% p.a to 12% p.a** based on lender
- (i) Loan to value ratio up-to 50% lvr, secured by registered **2nd mortgage**, residential property (excluding vacant land) located in major regional and coastal areas with populations of 150,000+ the risk to the lender is considered low. Interest rates from **15.95% p.a to 18% p.a** based on lender
- (j) Loan to value ratio 50.1% to 60% lvr, secured by registered **2nd mortgage**, residential property (excluding vacant land) located in major regional and coastal areas with populations of 150,000+ the risk to the lender is considered low to medium. Interest rates from **18% p.a to 21% p.a** based on lender
- (k) Loan to value ratio 60.1% to 70% lvr, secured by registered **2nd mortgage**, residential property (excluding vacant land) located in major regional and coastal areas with populations of 150,000+ the risk to the lender is considered medium to high. Interest rates from **18% p.a to 24% p.a** based on lender