



Effective date: 24 April 2024

Rates for Owner Occupied loans with Principal and Interest Repayments			
Variable Rates	LVR	Net Interest Rate ^a	Comparison Rate ^b
Better Together Home Loan	≤60%	6.13%	6.14%
	≤70%	6.14%	6.15%
	≤80%	6.14%	6.15%
	≤90%	6.39%	6.40%
	≤95%	7.34%	7.34%
Back to Basics Annual Percentage Rate (discount not applied) ^c	≤95%	8.65%	8.73%
Home Package Plus Home Loan	≤60%	6.19%	6.54%
	≤70%	6.24%	6.59%
	≤80%	6.25%	6.60%
	≤90%	6.54%	6.89%
	≤95% First Home Buyer	6.74%	7.09%
Standard Variable Annual Percentage Rate (discount not applied) ^c	≤95%	9.23%	9.41%

Fixed Rates Home Package Plus	LVR	Term			
		1 year	2 years	3 years	5 years
Net Interest Rate ^a	≤80%	6.50%	6.44%	6.49%	6.39%
Comparison Rate ^b		6.63%	6.64%	6.67%	6.66%
Net Interest Rate ^a	≤90%	6.50%	6.64%	6.69%	6.59%
Comparison Rate ^b		6.88%	6.91%	6.93%	6.91%
Net Interest Rate ^a	≤95% First Home Buyer				6.39%
Comparison Rate ^b					6.93%
Fixed Rate Annual Percentage Rate (discount not applied) ^c	≤95%	6.95%	6.89%	6.94%	6.84%
Comparison Rate ^b		9.15%	8.90%	8.70%	8.30%

Green Upgrades Equity Loan	LVR	Net Interest Rate ^a	Comparison Rate ^b
Back to Basics - Green Upgrades Equity Loan Offer	≤80%	5.82%	5.82%

Rates for Owner Occupied loans with Interest Only Repayments			
Variable Rates	LVR	Net Interest Rate ^a	Comparison Rate ^b
Better Together Home Loan	≤60%	6.73%	6.39%
	≤70%	6.74%	6.40%
	≤80%	6.84%	6.44%
	≤90%	7.34%	6.81%
Back to Basics Annual Percentage Rate (discount not applied) ^c	≤90%	8.82%	8.78%
Home Package Plus Home Loan	≤60%	6.83%	6.79%
	≤70%	6.84%	6.83%
	≤80%	6.94%	6.88%
	≤90%	7.49%	7.28%
Standard Variable Annual Percentage Rate (discount not applied) ^c	≤90%	9.40%	9.45%

Fixed Rates	LVR	Term			
		1 year	2 years	3 years	5 years
Fixed Rate Annual Percentage Rate (discount not applied) ^c	≤90%	6.69%	6.69%	6.94%	6.94%
Comparison Rate ^b		9.08%	8.83%	8.67%	8.33%

Terms and Conditions.

Special Offer New to Bank Interest Rates require new lending of ≥\$150,000. Standard Interest Rates are available for lending of ≥\$10,000. Green Upgrades are available for existing lending ≥\$150,000 and new equity lending between \$10,000-\$25,000 and borrowings ≤80% LVR inclusive of lenders mortgage insurance (if applicable), with Principal and Interest (P&I) repayments. The applicable product discount margin is subtracted from the Standard Back to Basics Variable Rate for Owner Occupied Loans, or from the Standard Back to Basics Variable Rate for Investment Loans.

^a Standard Interest Rate
^b Rate/s apply to new to bank lending only of ≥\$150,000 and may include a discount margin applied to the applicable Standard Interest Rate. The full list of applicable discount margins can be found at <https://www.suncorp.com.au/banking/interest-rates/home-loans.html>

For Better Together Special Offers an Everyday Options account will be opened for all new customer that do not already hold a Suncorp Bank transaction account. The Home Package Plus First Home Buyers Special Offers are only available for new owner-occupied first home buyers who have never previously purchased a property a first home property. All Special Offers are only available once all conditions are met, so are not available for pre-approvals.

The Home Package Plus discounts are applied for as long as the home loan remains part of the Home Package Plus. Interest rates and discounts are subject to change without notice. Discount margins may be withdrawn at any time before a contract is entered into. Discounts are applied to the applicable Standard Interest Rate at the day of Settlement. Loan to Value Ratio (LVR) limits are inclusive of Lenders Mortgage Insurance (LMI) where applicable. A repayment type of interest only is available on loans with an LVR limit ≤ 90%. At the expiry of the interest only period, the rate will convert to the applicable P&I interest rate plus or minus any applicable margins specified in your credit contract.

Suncorp Bank will reimburse the Home Package Plus annual fee for the life of the loan. Eligible for new home package plus package > \$150,000. \$375 annual package fee will be charged and refunded while the package is active. Savings based on 30-year loan term. Offer subject to change at any time.

^cThe standard Fixed Rate offered on the day of settlement of the loan will apply unless the rate is secured by paying a Guaranteed Rate Fee. At expiry of the fixed rate period, the rate will revert to the applicable Standard Variable Interest Rate less any applicable margin discount specified in your credit contract. The Interest Only period on a Fixed Rate must equal the Fixed Rate term.

[#]Each comparison rate is based on \$150,000 over 25 years. WARNING: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Comparison rates for Interest Only Fixed Rate home loans are based on an initial Interest Only period equal in length to the fixed. Comparison rates for Interest Only Variable home loans are based on an initial 5 year Interest Only period.

Banking products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL No 229882 Australian Credit Licence 229882 ("Suncorp Bank") to approved applicants only. Please read the relevant Product Information Document before making a decision regarding a Suncorp Bank products. Fees, charges, terms and conditions apply and are available on request or at [suncorp.com.au/banking/help-support/documents-forms](https://www.suncorp.com.au/banking/help-support/documents-forms).

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Rates for Investment loans with Principal and Interest Repayments			
Variable Rates	LVR	Net Interest Rate [†]	Comparison Rate [‡]
Better Together Home Loan	≤60%	6.43%	6.44%
	≤70%	6.44%	6.45%
	≤80%	6.44%	6.45%
	≤90%	6.94%	6.94%
Back to Basics Annual Percentage Rate (discount not applied) [*]	≤90%	9.07%	9.12%
Home Package Plus Home Loan	≤60%	6.53%	6.88%
	≤70%	6.53%	6.88%
	≤80%	6.54%	6.89%
	≤90%	7.34%	7.68%
Standard Variable Annual Percentage Rate (discount not applied) [*]	≤90%	9.70%	9.85%

Fixed Rates Home Package Plus	LVR	Term			
		1 year	2 years	3 years	5 years
Net Interest Rate [†]	≤80%	6.57%	6.50%	6.57%	6.84%
Comparison Rate [‡]		6.89%	6.88%	6.90%	7.02%
Net Interest Rate [†]	≤90%	6.57%	6.70%	6.77%	7.04%
Comparison Rate [‡]		7.59%	7.55%	7.51%	7.54%
Fixed Rate Annual Percentage Rate (discount not applied) [*]	≤90%	7.02%	6.95%	7.02%	7.29%
Comparison Rate [‡]		9.53%	9.24%	9.01%	8.71%

Green Upgrades Equity Loan	LVR	Net Interest Rate [†]	Comparison Rate [‡]
Back to Basics - Green Upgrades Equity Loan Offer	≤80%	5.82%	5.82%

Rates for Investment loans with Interest Only Repayments			
Variable Rates	LVR	Net Interest Rate [†]	Comparison Rate [‡]
Better Together Home Loan	≤60%	6.64%	6.52%
	≤70%	6.64%	6.53%
	≤80%	6.69%	6.55%
	≤90%	7.04%	6.99%
Back to Basics Annual Percentage Rate (discount not applied) [*]	≤90%	9.49%	9.32%
Home Package Plus Home Loan	≤60%	6.74%	6.94%
	≤70%	6.74%	6.94%
	≤80%	6.83%	6.99%
	≤90%	7.29%	7.63%
Standard Variable Annual Percentage Rate (discount not applied) [*]	≤90%	10.12%	10.05%

Fixed Rates Home Package Plus	LVR	Term			
		1 year	2 years	3 years	5 years
Net Interest Rate [†]	≤80%	6.69%	6.59%	6.59%	6.94%
Comparison Rate [‡]		6.90%	6.89%	6.89%	7.04%
Net Interest Rate [†]	≤90%	6.69%	6.79%	6.79%	7.14%
Comparison Rate [‡]		7.60%	7.56%	7.50%	7.57%
Fixed Rate Annual Percentage Rate (discount not applied) [*]	≤90%	7.14%	7.04%	7.04%	7.39%
Comparison Rate [‡]		9.54%	9.26%	9.02%	8.78%

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^ Standard Interest Rate
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The Home Package Plus (HPP) Discounts are applied for as long as the home loan remains part of the Home Package Plus. Interest rates and discounts are subject to change without notice. Discount margins may be withdrawn at any time before a contract is entered in to. Discounts are applied to the applicable Standard Interest Rate at the day of Settlement. Loan to Value Ratio (LVR) limits are inclusive of Lenders Mortgage Insurance (LMI) where applicable. A repayment type of interest only is available on loans with an LVR limit ≤ 90%. At the expiry of the interest only period, the rate will convert to the applicable P&I interest rate plus or minus any applicable margins specified in your credit contract.

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*The standard Fixed Rate offered on the day of settlement of the loan will apply unless the rate is secured by paying a Guaranteed Rate Fee. At expiry of the fixed rate period, the rate will revert to the applicable Standard Variable Interest Rate less any applicable margin discount specified in your credit contract. The Interest Only period on a Fixed Rate must equal the Fixed Rate term.

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