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BROKER NEWS

INTEREST RATE UPDATE

ANZ changes fixed home loan rate discounts

ANZ today announced it will change fixed home loan interest rate discounts in Australia.

FIXED RATE DISCOUNT CHANGES

Effective 28 October 2024, we have made the following changes to our **fixed rate discounts** for ANZ Fixed Home Loans and ANZ Fixed Residential Investment Loans:

- Increasing the discount where LVR¹ is $\leq 80\%$ from 0.20% p.a to 0.45% p.a
- Removing the 0.15% p.a discount where LVR¹ is $> 80\%$

OWNER OCCUPIED

Principal and Interest where $\leq 80\%$ LVR¹

ANZ Fixed Home Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.39% p.a.	-0.25% p.a.	6.14% p.a.
2-year Fixed	5.99% p.a.	-0.25% p.a.	5.74% p.a.
3-year Fixed	5.99% p.a.	-0.25% p.a.	5.74% p.a.

4-year Fixed	6.14% p.a.	-0.25% p.a.	5.89% p.a.
5-year Fixed	6.24% p.a.	-0.25% p.a.	5.99% p.a.
7-year Fixed	7.49% p.a.	-0.25% p.a.	7.24% p.a.
10-year Fixed	7.49% p.a.	-0.25% p.a.	7.24% p.a.

Principal and Interest where > 80% LVR¹

ANZ Fixed Home Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.44% p.a.	0.15% p.a.	6.59% p.a.
2-year Fixed	6.04% p.a.	0.15% p.a.	6.19% p.a.
3-year Fixed	6.04% p.a.	0.15% p.a.	6.19% p.a.
4-year Fixed	6.19% p.a.	0.15% p.a.	6.34% p.a.
5-year Fixed	6.29% p.a.	0.15% p.a.	6.44% p.a.
7-year Fixed	7.54% p.a.	0.15% p.a.	7.69% p.a.
10-year Fixed	7.54% p.a.	0.15% p.a.	7.69% p.a.

Interest Only where ≤ 80% LVR¹

ANZ Fixed Home Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.59% p.a.	-0.25% p.a.	6.34% p.a.
2-year Fixed	6.29% p.a.	-0.25% p.a.	6.04% p.a.
3-year Fixed	6.29% p.a.	-0.25% p.a.	6.04% p.a.
4-year Fixed	6.34% p.a.	-0.25% p.a.	6.09% p.a.
5-year Fixed	6.44% p.a.	-0.25% p.a.	6.19% p.a.

7-year Fixed	7.49% p.a.	-0.25% p.a.	7.24% p.a.
10-year Fixed	7.49% p.a.	-0.25% p.a.	7.24% p.a.

Interest Only where > 80% LVR¹

ANZ Fixed Home Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.64% p.a.	0.15% p.a.	6.79% p.a.
2-year Fixed	6.34% p.a.	0.15% p.a.	6.49% p.a.
3-year Fixed	6.34% p.a.	0.15% p.a.	6.49% p.a.
4-year Fixed	6.39% p.a.	0.15% p.a.	6.54% p.a.
5-year Fixed	6.49% p.a.	0.15% p.a.	6.64% p.a.
7-year Fixed	7.54% p.a.	0.15% p.a.	7.69% p.a.
10-year Fixed	7.54% p.a.	0.15% p.a.	7.69% p.a.

INVESTOR

Principal and Interest where ≤ 80% LVR¹

ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.49% p.a.	-0.25% p.a.	6.24% p.a.
2-year Fixed	6.19% p.a.	-0.25% p.a.	5.94% p.a.
3-year Fixed	6.19% p.a.	-0.25% p.a.	5.94% p.a.
4-year Fixed	6.24% p.a.	-0.25% p.a.	5.99% p.a.
5-year Fixed	6.34% p.a.	-0.25% p.a.	6.09% p.a.
7-year Fixed	7.49% p.a.	-0.25% p.a.	7.24% p.a.

10-year Fixed	7.49% p.a.	-0.25% p.a.	7.24% p.a.
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Principal and Interest where > 80% LVR¹

ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.54% p.a.	0.15% p.a.	6.69% p.a.
2-year Fixed	6.24% p.a.	0.15% p.a.	6.39% p.a.
3-year Fixed	6.24% p.a.	0.15% p.a.	6.39% p.a.
4-year Fixed	6.29% p.a.	0.15% p.a.	6.44% p.a.
5-year Fixed	6.39% p.a.	0.15% p.a.	6.54% p.a.
7-year Fixed	7.54% p.a.	0.15% p.a.	7.69% p.a.
10-year Fixed	7.54% p.a.	0.15% p.a.	7.69% p.a.

Interest Only where ≤ 80% LVR¹

ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.59% p.a.	-0.25% p.a.	6.34% p.a.
2-year Fixed	6.29% p.a.	-0.25% p.a.	6.04% p.a.
3-year Fixed	6.29% p.a.	-0.25% p.a.	6.04% p.a.
4-year Fixed	6.34% p.a.	-0.25% p.a.	6.09% p.a.
5-year Fixed	6.44% p.a.	-0.25% p.a.	6.19% p.a.
7-year Fixed	7.49% p.a.	-0.25% p.a.	7.24% p.a.
10-year Fixed	7.49% p.a.	-0.25% p.a.	7.24% p.a.

Interest Only where > 80% LVR¹

ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.64% p.a.	0.15% p.a.	6.79% p.a.
2-year Fixed	6.34% p.a.	0.15% p.a.	6.49% p.a.
3-year Fixed	6.34% p.a.	0.15% p.a.	6.49% p.a.
4-year Fixed	6.39% p.a.	0.15% p.a.	6.54% p.a.
5-year Fixed	6.49% p.a.	0.15% p.a.	6.64% p.a.
7-year Fixed	7.54% p.a.	0.15% p.a.	7.69% p.a.
10-year Fixed	7.54% p.a.	0.15% p.a.	7.69% p.a.

Interest in Advance where ≤ 80% LVR¹

ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.39% p.a.	-0.25% p.a.	6.14% p.a.
2-year Fixed	6.09% p.a.	-0.25% p.a.	5.84% p.a.
3-year Fixed	6.09% p.a.	-0.25% p.a.	5.84% p.a.
4-year Fixed	6.14% p.a.	-0.25% p.a.	5.89% p.a.
5-year Fixed	6.24% p.a.	-0.25% p.a.	5.99% p.a.
7-year Fixed	7.29% p.a.	-0.25% p.a.	7.04% p.a.
10-year Fixed	7.29% p.a.	-0.25% p.a.	7.04% p.a.

Interest in Advance where > 80% LVR¹

ANZ Fixed Residential Investment Loan	Old Rate ² (% p.a.)	Change (% p.a.)	New Rate ² (% p.a.)
1-year Fixed	6.44% p.a.	0.15% p.a.	6.59% p.a.
2-year Fixed	6.14% p.a.	0.15% p.a.	6.29% p.a.
3-year Fixed	6.14% p.a.	0.15% p.a.	6.29% p.a.
4-year Fixed	6.19% p.a.	0.15% p.a.	6.34% p.a.
5-year Fixed	6.29% p.a.	0.15% p.a.	6.44% p.a.
7-year Fixed	7.34% p.a.	0.15% p.a.	7.49% p.a.
10-year Fixed	7.34% p.a.	0.15% p.a.	7.49% p.a.

Note: The information in this notice does not apply to ANZ Plus products. Any changes to ANZ Plus products interest rates are communicated separately.

Important Information

¹ LVR stands for 'Loan to Value Ratio' and is the amount you need to borrow, calculated as a percentage of the property's value. Property value is ANZ's valuation of the security property and may be different to the price you pay for a property.

² The interest rate shown includes any applicable interest rate discount from the index rate. For applications submitted from 28 October 2024 for ANZ Fixed, there is no interest rate discount for loans with a LVR of greater than 80% and the interest rate discount is 0.45% p.a. for loans with a LVR of 80% or less.

Remember: Fixed Rate Home Loans aren't for everyone and the rate may change at any time prior to the loan being settled. You can talk to your customer about options for locking in a fixed rate before settlement on eligible loans. A fee of \$750 per \$1 million of lending (or part thereof) applies. Terms and Conditions available on application. Early repayment costs may apply if your customer repays their loan or switches to another loan before the end of their fixed term or makes early or additional repayments.

All rates in this notice are current as at 28 October 2024. Fixed rates will be applied at time of drawdown. ANZ regularly reviews its interest rates and may change them from


time to time. For details of current rates, please refer to <https://www.anz.com.au/personal/home-loans/offers-and-rates/>

Terms and conditions, fees and charges, and eligibility criteria (e.g. ANZ credit approval criteria) apply to ANZ loans.

If customers have questions about interest rates and their repayments, they should visit an ANZ branch, visit anz.com or contact ANZ on 13 13 14.

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