

# Schedule Of Lending Interest Rates



## Rates effective as at 1 December 2023

The Schedule of Lending Interest Rates provides information relating to current lending rates that apply to Bendigo Bank. You can find out the current rates or request other related documentation by contacting your local branch, phoning 1300 236 344 or visiting our website [www.bendigobank.com.au](http://www.bendigobank.com.au)

## Owner Occupied Home Loans

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Complete	Variable 0 - 60% LVR	6.14%	Residential Variable Rate
		Variable > 60 - 80% LVR	6.24%	
		Variable > 80 - 90% LVR	6.49%	
		Variable > 90% LVR	7.39%	
		Fixed 1 Year	6.54%	
		Fixed 2 Years	6.39%	
		Fixed 3 Years	6.39%	
		Fixed 4 Years	6.49%	
		Fixed 5 Years	6.59%	

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Interest Only	Complete	Variable 0 - 60% LVR	7.09%	Residential Variable Interest Only Rate
		Variable > 60 - 80% LVR	7.39%	
		Variable > 80 - 90% LVR *	7.59%	
		Variable > 90% LVR *	8.04%	
		Fixed 1 Year	7.04%	
		Fixed 2 Years	6.89%	
		Fixed 3 Years	6.89%	
		Fixed 4 Years	6.99%	
		Fixed 5 Years	7.09%	
	Bridging Loan	Variable	10.24%	

## Home Buyer Schemes

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	First Home Guarantee (FHBG), Family Home Guarantee (FHG), Victorian Homebuyer Fund (VHF), Regional First Home Buyer Guarantee (RFHBG) & NSW Shared Equity Home Buyer Helper (SEHBH)	Variable	6.24%	Residential Variable Rate
		Fixed 1 Year	6.54%	
		Fixed 2 Years	6.39%	
		Fixed 3 Years	6.39%	
		Fixed 4 Years	6.49%	
		Fixed 5 Years	6.59%	
Interest Only	FHBG, FHG, RFHBG & SEHBH only	Variable	6.24%	Residential Variable Interest Only Rate

## Bendigo Express (available online only)

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Express	Variable	5.97%	Bendigo Express Residential Variable Rate
		Fixed 1 Year	6.59%	
		Fixed 2 Years	6.49%	
		Fixed 3 Years	6.49%	
		Fixed 4 Years	6.49%	
		Fixed 5 Years	6.54%	
Interest Only		Variable	6.72%	Bendigo Express Residential Variable Int Only Rate
		Fixed 1 Year	7.04%	
		Fixed 2 Years	6.89%	
		Fixed 3 Years	6.89%	
		Fixed 4 Years	6.89%	
Fixed 5 Years	6.94%			

# Residential Investment Home Loans

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Complete	Variable 0 - 60% LVR	6.24%	Bendigo Investment Rate
		Variable > 60 - 80% LVR	6.54%	
		Variable > 80 - 90% LVR	6.89%	
		Variable > 90% LVR *	7.49%	
		Fixed 1 Year	6.84%	
		Fixed 2 Years	6.69%	
		Fixed 3 Years	6.69%	
		Fixed 4 Years	6.79%	
		Fixed 5 Years	6.89%	

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Interest Only	Complete	Variable 0 - 60% LVR	6.79%	Bendigo Investment Interest Only Rate
		Variable > 60 - 80% LVR	7.09%	
		Variable > 80 - 90% LVR *	7.19%	
		Variable > 90% LVR*	7.94%	
		Fixed 1 Year	6.94%	
		Fixed 2 Years	6.79%	
		Fixed 3 Years	6.79%	
		Fixed 4 Years	6.89%	
		Fixed 5 Years	6.99%	
	Bridging Loan	Variable	10.24%	

## Bendigo Express (available online only)

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Express	Variable	6.22%	Bendigo Express Investment Rate
		Fixed 1 Year	6.84%	
		Fixed 2 Years	6.74%	
		Fixed 3 Years	6.74%	
		Fixed 4 Years	6.74%	
		Fixed 5 Years	6.79%	
Interest Only		Variable	6.42%	Bendigo Express Investment Interest Only Rate
		Fixed 1 Year	6.99%	
		Fixed 2 Years	6.84%	
		Fixed 3 Years	6.84%	
		Fixed 4 Years	6.84%	
Fixed 5 Years	6.89%			

## Non-Individual Residential Investment Loan (NIRIL)

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Non-Individual Residential Investment Loan (NIRIL)	Variable	6.54%	Bendigo Non-Individual Investment Rate
		Fixed 1 Year	6.84%	
		Fixed 2 Years	6.69%	
		Fixed 3 Years	6.69%	
		Fixed 4 Years	6.79%	
		Fixed 5 Years	6.89%	
Interest Only		Variable	7.09%	Bendigo Non-Individual Investment Int Only Rate
		Fixed 1 Year	6.94%	
		Fixed 2 Years	6.79%	
		Fixed 3 Years	6.79%	
		Fixed 4 Years	6.89%	
Fixed 5 Years	6.99%			

\*Interest only max LVR 80%. Residential investment max LVR 90%. Subject to Bendigo Bank Credit Criteria

# Personal Loans

Loan Type	Product	Interest Rate p.a.	Monthly Service Fee
Secured	Secured Personal Loan	7.79%	\$5
	Green Secured Personal Loan	5.49%	n/a
	Student Secured Personal Loan	7.79%	n/a
Unsecured	Unsecured Personal Loan	12.79%	\$5
	Green Unsecured Personal Loan	7.49%	n/a
	Student Unsecured Personal Loan	9.99%	n/a

# Credit Cards

Product	Interest Free Days	Purchase Interest Rate p.a.	Cash Advance Interest Rate p.a.
Low Rate Credit Card	Up to 55	11.99%	13.99%
Platinum Rewards Credit Card	Up to 55	19.99%	21.99%
Qantas Platinum Credit Card	Up to 55	19.99%	21.99%

# Margin Loans

Product	Loan Type	Paid Annually in Advance	Paid Monthly in Arrears
Leveraged Equities Margin Loan and Leveraged Equities Investment Funds Multiplier	Variable	n/a	10.70% p.a.
	Fixed 1 Year	9.89% p.a.	9.99% p.a.
	Fixed 2 Years	9.89% p.a.	9.99% p.a.
	Fixed 3 Years	9.89% p.a.	9.99% p.a.
	Fixed 4 Years	9.89% p.a.	9.99% p.a.
	Fixed 5 Years	9.89% p.a.	9.99% p.a.
Leveraged Equities Direct Investment Loan	Variable	n/a	8.34% p.a.
	Fixed 1 Year	8.54% p.a.	8.64% p.a.

Margin Loans listed in this table are issued by Leveraged Equities Limited as Lender, ABN 26 051 629 282, AFSL 360118. All rates are subject to change at any time. Fees and charges may apply. Full details of these and the relevant terms and conditions are available on application. For further information and current interest rates and fees go to [www.leveraged.com.au](http://www.leveraged.com.au) or contact us on 1300 307 807.

# Summary of Reference Rates (Current Products)

Current Products Available (existing and new loans)	Interest Rate p.a.
Standard Variable Home Loan Rate	9.23%
Residential Variable Rate	9.03%
Residential Variable Interest Only Rate	9.44%
Bendigo Investment Rate	9.61%
Bendigo Investment Interest Only Rate	10.06%
Bendigo Non-Individual Investment Rate	9.81%
Bendigo Non-Individual Investment Int Only Rate	10.26%
Bendigo Express Residential Variable Rate	9.03%
Bendigo Express Residential Variable Int Only Rate	9.44%
Bendigo Express Investment Rate	9.61%
Bendigo Express Investment Interest Only Rate	10.06%

# Obsolete Products (not available for new loans)

Bendigo Bank	Interest Rate p.a.
Bendigo Home Equity Loan Variable Rate	9.83%
Standard Home Equity Variable Rate	9.78%
Home Equity Investment Rate	10.31%
Residential Investment Rate	9.98%
Something Better Variable Home Loan Rate	8.93%

First Australian Building Society	Interest Rate p.a.
Wipeout Variable Rate	9.13%
Standard Variable Rate	8.98%
Deposit Assistance Rate	10.08%
Deposit Assistance Equity Rate	8.98%
Credit Connection Rate	19.78%

IOOF	Interest Rate p.a.
Fast Track Premium Rate	8.98%
Fast Track Advantage Rate	8.42%
Overdraft Rate	8.83%

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