

Bank	Interest Rate	Home Loan Repayment Holiday
<b>Westpac</b>	<p>Effective Friday 27 March 2020, reduced rates for Fixed Home Loans under the Premier Advantage Package.</p> <ul style="list-style-type: none"> <li>● 1 year owner occupier Principal &amp; Interest fixed rate home loan decreasing by 1.00% p.a. to 2.29% p.a.</li> <li>● 2 year owner occupier Principal &amp; Interest fixed rate home loan decreasing by 0.69% p.a. to 2.29% p.a.</li> <li>● 3 year owner occupier Principal &amp; Interest fixed rate home loan decreasing by 0.69% p.a. to 2.29% p.a.</li> </ul>	<p>Customers who have lost their job or suffered loss of income as a result of COVID-19 can request a three months deferral on their home loan mortgage repayments, with extension for a further three months available after review.</p>
<b>Macquarie</b>	<p>Reduced fixed rates for new home loans by 0.25% p.a. for 1, 2 and 3-year loan terms, with rates as low as 2.39% p.a.</p>	<p>From Friday 20 March, all Macquarie business and personal banking clients who are experiencing financial difficulty can immediately defer their loan repayments for six months. This applies to all business loan, overdraft, home loan, car loan and credit card clients.</p>
<b>ANZ</b>	<p>Decrease in the standard variable home loan rate by 0.15% effective Friday 27 March 2020.</p> <p>New 2-year fixed rate of 2.19% for owner occupiers paying principal interest under the ANZ Breakfree Package.</p>	<p>Six-month loan repayment pause for those experiencing financial difficulty as a result of COVID-19 with interest to be capitalised. Interest Capitalisation is the addition of unpaid interest to the outstanding loan balance. The outstanding loan balance increases when payments are postponed during periods of deferment or forbearance and unpaid interest is capitalised.</p>
<b>NAB</b>	<p>None at this time</p>	<p>Six-month loan repayment pause for eligible customers. During this time, all redraw will be revoked.</p>
<b>St George</b>	<p>Effective Friday 27 March 2020, reduced rates for Fixed Home Loans under the Advantage Package.</p> <ul style="list-style-type: none"> <li>● 1 year owner occupier Principal &amp; Interest fixed rate home loan decreasing by 0.65% p.a. to 2.29% p.a.</li> <li>● 2 year owner occupier Principal &amp; Interest fixed rate home loan decreasing by 0.65% p.a. to 2.29% p.a.</li> <li>● 3 year owner occupier Principal &amp; Interest fixed rate home loan decreasing by 0.69% p.a. to 2.29% p.a.</li> </ul>	<p>Customers who have lost their job or suffered loss of income as a result of COVID-19 can request a three months deferral on their home loan mortgage repayments, with extension for a further three months available after review.</p>
<b>Bankwest</b>	<p>0.60% p.a. interest rate reduction for Complete Home Loan Package three-year fixed rate home loans for owner occupiers paying principal and interest to 2.33% p.a., available for new and existing applications that settle from 27 March 2020.</p> <p>1.00% p.a. interest rate reduction for all new and existing variable business loans, effective 3 April 2020.</p>	<p>Six-month loan repayment pause for eligible customers. During this time, all redraw will be revoked.</p>
<b>Suncorp</b>	<p>None at this time</p>	<p>Defer home loan repayments on case by case basis (including interest only). <b>Fees may apply</b></p>