Home Loan Interest Rates

Date of Issue: 03 July 2026

People First Bank

BASIC VARIABLE - Minimum new borrowing is $20,000

Construction option available upon request.

Repayment Type	Principal & Interest			
Reference Rate Name	Basic Variable Rate			
Reference Rate	8.18% p.a.			
Loan to Value Ratio (LVR) Tier	Basic Variable Rate	Discount to the Basic Variable Rate	Basic Variable Rate with Discount	Comparison Rate*
≤70.00%	8.18% p.a.	2.19% p.a.	5.99% p.a.	6.00% p.a.
70.01% - 80.00%	8.18% p.a.	2.09% p.a.	6.09% p.a.	6.10% p.a.
#Applies To LMI Waiver Policies (Essential Services and Medical Professionals) LVR ≤90% with aggregate new lend of $500,000 and ABOVE				
>80.00%	8.18% p.a.	1.69% p.a.	6.49% p.a.	6.49% p.a.

FIXED HOME - Minimum new borrowing is $20,000

Repayment Type	Principal & Interest					
Loan to Value Ratio (LVR) Tier	LVR ≤80.00%			LVR >80.00%		
	#Applies To LMI Waiver Policies (Essential Services and Medical Professionals) LVR ≤90% with aggregate new lend of $500,000 and ABOVE					
Fixed Term	Annual Percentage Rate	Comparison Rate*	Revert Rate[1]	Annual Percentage Rate	Comparison Rate*	Revert Rate[1]
1 Year Fixed	6.29% p.a.	6.12% p.a.	6.09% p.a.	6.69% p.a.	6.16% p.a.	6.09% p.a.
2 Year Fixed	6.24% p.a.	6.12% p.a.	6.09% p.a.	6.64% p.a.	6.20% p.a.	6.09% p.a.
3 Year Fixed	6.29% p.a.	6.15% p.a.	6.09% p.a.	6.69% p.a.	6.27% p.a.	6.09% p.a.
3 Year Fixed - First Home Buyer[2]	6.19% p.a.	6.12% p.a.	6.09% p.a.	6.59% p.a.	6.24% p.a.	6.09% p.a.
4 Year Fixed	6.39% p.a.	6.20% p.a.	6.09% p.a.	6.79% p.a.	6.35% p.a.	6.09% p.a.
5 Year Fixed	6.39% p.a.	6.23% p.a.	6.09% p.a.	6.79% p.a.	6.40% p.a.	6.09% p.a.

[1] After the fixed period, the loan reverts to the Basic Variable Home Loan Principal & Interest rate at the time, which is currently 6.09%p.a. (2.09%p.a. discount to the Basic Variable Rate).

[2] Rate offer is available for new applications submitted from 3 July 2026 and subject to change without notice. Home Loan Rate available for first home buyers only (each borrower on the loan must have never previously owned a residential property either separately or jointly with another person). Rate is based on the Loan to Value Ratio (LVR) at the time of application. Investment Loans are excluded from this offer.

STANDARD VARIABLE REFERENCE RATE

Standard Variable Home Loan Product is NOT available for new business from 17 June 2025.

Reference Rate is applicable to existing Package Loans.

Repayment Type	Principal & Interest		Interest Only	
Reference Rate Name	Standard Variable Rate		Standard Variable Interest Only Rate	
	Annual Percentage Rate	Comparison Rate*	Annual Percentage Rate	Comparison Rate*
Reference Rate	8.76% p.a.	8.82% p.a.	9.31% p.a.	8.89% p.a.

Important to know

Terms, conditions, fees, charges, lending and qualifying criteria apply and are available upon application. Rates are subject to change at any time without notice.

The Australian Government 5% Deposit Scheme loans qualify for LVR 70.01% - 80.00% Basic Variable Rate or LVR ≤80% Fixed Rates.

* Comparison rates are based on a loan of $150,000 with monthly repayments over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates.

People First Bank, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310.