Home Loan Interest Rates

Rates Effective 17-Nov-2026

Owner Occupied Loan Products

Back to Basics Home Loan (Variable Rate, with Introductory Offer)

24 month introductory rate period, terms & conditions apply.

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Introductory Rate#	Comparison Rate^
<60%	**6.29%**	**6.50%**

Back to Basics Home Loan (Variable Rate)

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Interest Rate*	Comparison Rate^
<=80%	**6.49%**	**6.54%**

Flexible Choice Home Loan (Variable Rate, with Introductory Offer)

36 month introductory rate period, terms & conditions apply.

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Introductory Rate#	Comparison Rate^
<=80%	6.74%	**7.32%**

Flexible Choice Home Loan (Variable Rate)

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Interest Rate*	Comparison Rate^
<=80%	7.49%	**7.54%**

Flexible Choice Home Loans (Fixed Rates)

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

Fixed Rate Period	LVR	Interest Rate#*	Comparison Rate^
Fixed 1 Year	<60%	**6.65%**	**7.45%**
	<=80%	**6.75%**	**7.46%**
Fixed 2 Year	<60%	**6.60%**	**7.35%**
	<=80%	**6.70%**	**7.38%**
Fixed 3 Year	<60%	**6.55%**	**7.26%**
	<=80%	**6.65%**	**7.29%**
Fixed 4 Year	<60%	**6.80%**	**7.28%**
	<=80%	**6.90%**	**7.32%**
Fixed 5 Year	<60%	**6.88%**	**7.26%**
	<=80%	**6.98%**	**7.31%**

Home Equity Loan (Variable Rate)

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Interest Rate*	Comparison Rate^
<=80%	6.59%	**6.93%**

Residential Investment Loan Products

Back to Basics (Investment) Home Loan (Variable Rate, with Introductory Offer)

24 month introductory rate period, terms and conditions apply.

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Introductory Rate#	Comparison Rate^
<60%	**6.54%**	**6.75%**

Back to Basics (Investment) Home Loan (Variable Rate)

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Interest Rate*	Comparison Rate^
<=80%	**6.74%**	**6.79%**

Flexible Choice (Investment) Home Loan (Variable Rate, with Introductory Offer)

36 month introductory rate period, terms & conditions apply.

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Introductory Rate#	Comparison Rate^
<=80%	**6.99%**	**7.56%**

Flexible Choice (Investment) Home Loan (Variable Rate)

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Interest Rate*	Comparison Rate^
<=80%	**7.74%**	**7.54%**

Fixed Rate (Investment) Home Loans

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

Fixed Rate Period	LVR	Interest Rate#*	Comparison Rate^
Investment Fixed 1 Year	<60%	**6.90%**	**7.70%**
	<=80%	**7.00%**	**7.71%**
Investment Fixed 2 Year	<60%	**6.85%**	**7.60%**
	<=80%	**6.95%**	**7.62%**
Investment Fixed 3 Year	<60%	**6.80%**	**7.51%**
	<=80%	**6.90%**	**7.54%**
Investment Fixed 4 Year	<60%	**7.05%**	**7.53%**
	<=80%	**7.15%**	**7.56%**
Investment Fixed 5 Year	<60%	**7.13%**	**7.51%**
	<=80%	**7.23%**	**7.56%**

Home Investment Equity Loan (Variable Rate)

* All rates based upon Principal and Interest repayments. Interest-only loan facilities are available upon enquiry with BankWAW by contacting your nearest Service Centre or calling 1300 368 555.

LVR	Interest Rate*	Comparison Rate^

LVR	Interest Rate*	Comparison Rate^
<=80%	6.59%	**6.93%**

^ COMPARISON RATE WARNING: Home loan comparison rates are based on a loan amount of $150,000 over the term of 25 years. These comparison rates apply only to the examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw and 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.

Interest rates are expressed as % p.a. and are subject to change without notification.

BankWAW is the registered business name held by WAW Credit Union Co-operative Ltd, BSB 803 070 ABN 48 087 651 787 AFSL & Australian Credit Licence 247298.