

Suncorp Home Lending Interest Rate Guide



Effective date: 19/11/2020

Home Loans			Repayment Type	Max LVR	Discount (inclusive)	Interest Rate (effective)	Comparison Rate#	Effective date	
Owner Occupied									
Back to Basics Variable	Better Together	Special Offer	P&I	80%	1.86%	2.54%	2.55%	Special Offers 19 Nov 2020	
Back to Basics Variable	Better Together	Special Offer	IO	80%	1.63%	2.94%	2.70%		
Back to Basics Variable	Better Together	Special Offer	P&I	90%	1.71%	2.69%	2.70%		
Back to Basics Variable	Better Together	Special Offer	IO	90%	1.63%	2.94%	2.79%		
Back to Basics Variable	Better Together	Special Offer	P&I	95%	1.21%	3.19%	3.20%		
Back to Basics Variable	Standard		P&I	95%	n/a	4.40%	4.47%		
Back to Basics Variable	Standard		IO	90%	n/a	4.57%	4.47%		
Investment									
Back to Basics Variable	Better Together	Special Offer	P&I	80%	2.03%	2.79%	2.80%		
Back to Basics Variable	Better Together	Special Offer	IO	80%	2.35%	2.89%	2.84%		
Back to Basics Variable	Better Together	Special Offer	P&I	90%	1.83%	2.99%	2.99%		
Back to Basics Variable	Better Together	Special Offer	IO	90%	2.15%	3.09%	3.03%		
Back to Basics Variable	Standard		P&I	90%	n/a	4.82%	4.83%		
Back to Basics Variable	Standard		IO	90%	n/a	5.24%	5.00%		
Owner Occupied									
Standard Variable	Home Package Plus	Special Offer	P&I	80%	2.34%	2.64%	3.06%	Special Offers 19 Nov 2020	
Standard Variable	Home Package Plus	Special Offer	IO	80%	2.16%	2.99%	3.14%		
Standard Variable	Home Package Plus	Special Offer	P&I	90%	2.19%	2.79%	3.21%		
Standard Variable	Home Package Plus	Special Offer	IO	90%	2.16%	2.99%	3.23%		
Standard Variable	Home Package Plus		P&I	95%	1.25%	3.73%	4.13%		
Standard Variable	Home Package Plus		IO	90%	1.25%	3.90%	4.15%		
Standard Variable	Standard		P&I	95%	n/a	4.98%	5.17%		
Standard Variable	Standard		IO	90%	n/a	5.15%	5.20%		
Investment									
Standard Variable	Home Package Plus	Special Offer	P&I	80%	2.56%	2.89%	3.30%		
Standard Variable	Home Package Plus	Special Offer	IO	80%	2.88%	2.99%	3.29%		
Standard Variable	Home Package Plus	Special Offer	P&I	90%	2.36%	3.09%	3.17%		
Standard Variable	Home Package Plus	Special Offer	IO	90%	2.68%	3.19%	3.20%		
Standard Variable	Home Package Plus		P&I	90%	1.25%	4.20%	4.59%		
Standard Variable	Home Package Plus		IO	90%	1.25%	4.62%	4.72%		
Standard Variable	Standard		P&I	90%	n/a	5.45%	5.61%		
Standard Variable	Standard		IO	90%	n/a	5.87%	5.77%		
Owner Occupied									
1 Year Fixed Rate	Home Package Plus	Special Offer	P&I	80%	0.45%	2.29%	3.03%	Special Offers 19 Nov 2020	
1 Year Fixed Rate	Home Package Plus	Special Offer	P&I	90%	0.45%	2.29%	3.15%		
1 Year Fixed Rate	Home Package Plus		P&I	90%	0.15%	2.59%	4.02%		
1 Year Fixed Rate	Home Package Plus		IO	90%	0.15%	3.74%	4.12%		
1 Year Fixed Rate	Standard		P&I	95%	n/a	2.74%	4.95%		
1 Year Fixed Rate	Standard		IO	90%	n/a	3.89%	5.03%		
Investment									
1 Year Fixed Rate	Home Package Plus	Special Offer	P&I	80%	0.45%	2.94%	3.31%		
1 Year Fixed Rate	Home Package Plus	Special Offer	IO	80%	0.45%	3.14%	3.32%		
1 Year Fixed Rate	Home Package Plus	Special Offer	P&I	90%	0.45%	2.94%	3.49%		
1 Year Fixed Rate	Home Package Plus	Special Offer	IO	90%	0.45%	3.14%	3.50%		
1 Year Fixed Rate	Home Package Plus		P&I	90%	0.15%	3.24%	4.50%		
1 Year Fixed Rate	Home Package Plus		IO	90%	0.15%	3.44%	4.51%		
1 Year Fixed Rate	Standard		P&I	90%	n/a	3.39%	5.41%		
1 Year Fixed Rate	Standard		IO	90%	n/a	3.59%	5.42%		

Terms and Conditions

Special Offers require new lending of >= \$150,000
 Home Package Plus require total lending of \$150,000
 Standard (base rates) are available for lending of >= \$10,000
 Annual Interest in Advance are available for lending of >= \$50,000

For Better Together Special Offers an Everyday Options account will be opened for all new customer that do not already hold a Suncorp Bank transaction account. The Home Package Plus First Home Buyers Special Offers are only available for new owner-occupied first home buyers who have never previously purchased a property a first home property. All Special Offers are only available once all conditions are met, so are not available for pre-approvals.

The Home Package Plus (HPP) Discounts are applied for as long as the home loan remains part of the Home Package Plus. Interest rates and discounts are subject to change without notice. Discount margins may be withdrawn at any time before a contract is entered in to. Discounts are applied to the applicable Standard Interest Rate at the day of Settlement. Loan to Value Ratio (LVR) limits are inclusive of Lenders Mortgage Insurance (LMI) where applicable. A repayment type of interest only is available on loans with an LVR limit <= 90%. At the expiry of the interest only period, the rate will convert to the applicable P&I interest rate plus or minus any applicable margins specified in your credit contract.

^The standard Fixed Rate offered on the day of settlement of the loan will apply unless the rate is secured by paying a Guaranteed Rate Fee. At expiry of the fixed rate period, the rate will revert to the applicable Standard Variable Interest Rate less any applicable margin discount specified in your credit contract. The Interest Only period on a Fixed Rate must equal the Fixed Rate term.

#Each comparison rate is based on \$150,000 over 25 years. WARNING: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or 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. Comparison rates for Interest Only Fixed Rate home loans are based on an initial Interest Only period equal in length to the fixed. Comparison rates for Interest Only Variable home loans are based on an initial 5 year Interest Only period.

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Suncorp Home Lending Interest Rate



Effective date: 19/11/2020

Home Loans	Repayment Type	Max LVR	Discount (inclusive)	Interest Rate (effective)	Comparison Rate#	Effective date
Owner Occupied						
2 Year Fixed Rate	Home Package Plus	Special Offer	P&I	80%	0.45%	1.89%
2 Year Fixed Rate	Home Package Plus	Special Offer	P&I	90%	0.25%	2.09%
2 Year Fixed Rate	Home Package Plus		P&I	90%	0.15%	2.19%
2 Year Fixed Rate	Home Package Plus		IO	90%	0.15%	3.74%
2 Year Fixed Rate	Standard		P&I	95%	n/a	2.34%
2 Year Fixed Rate	Standard		IO	90%	n/a	3.89%
Investment						
2 Year Fixed Rate	Home Package Plus	Special Offer	P&I	80%	0.45%	2.49%
2 Year Fixed Rate	Home Package Plus	Special Offer	IO	80%	0.45%	2.59%
2 Year Fixed Rate	Home Package Plus	Special Offer	P&I	90%	0.25%	2.69%
2 Year Fixed Rate	Home Package Plus	Special Offer	IO	90%	0.25%	2.79%
2 Year Fixed Rate	Home Package Plus		P&I	90%	0.15%	2.79%
2 Year Fixed Rate	Home Package Plus		IO	90%	0.15%	2.89%
2 Year Fixed Rate	Standard		P&I	90%	n/a	2.94%
2 Year Fixed Rate	Standard		IO	90%	n/a	3.04%
Owner Occupied						
3 Year Fixed Rate	Home Package Plus	Special Offer	P&I	80%	0.45%	1.99%
3 Year Fixed Rate	Home Package Plus	Special Offer	P&I	90%	0.25%	2.19%
3 Year Fixed Rate	Home Package Plus		P&I	90%	0.15%	2.29%
3 Year Fixed Rate	Home Package Plus		IO	90%	0.15%	3.74%
3 Year Fixed Rate	Standard		P&I	95%	n/a	2.44%
3 Year Fixed Rate	Standard		IO	90%	n/a	3.89%
Investment						
3 Year Fixed Rate	Home Package Plus	Special Offer	P&I	80%	0.45%	2.49%
3 Year Fixed Rate	Home Package Plus	Special Offer	IO	80%	0.45%	2.59%
3 Year Fixed Rate	Home Package Plus	Special Offer	P&I	90%	0.25%	2.69%
3 Year Fixed Rate	Home Package Plus	Special Offer	IO	90%	0.25%	2.79%
3 Year Fixed Rate	Home Package Plus		P&I	90%	0.15%	2.79%
3 Year Fixed Rate	Home Package Plus		IO	90%	0.15%	2.89%
3 Year Fixed Rate	Standard		P&I	90%	n/a	2.94%
3 Year Fixed Rate	Standard		IO	90%	n/a	3.04%
Owner Occupied						
5 Year Fixed Rate	Home Package Plus	Special Offer	P&I	80%	0.45%	2.49%
5 Year Fixed Rate	Home Package Plus	Special Offer	P&I	90%	0.45%	2.49%
5 Year Fixed Rate	Home Package Plus		P&I	90%	0.15%	2.79%
5 Year Fixed Rate	Home Package Plus		IO	90%	0.15%	3.74%
5 Year Fixed Rate	Standard		P&I	95%	n/a	2.94%
5 Year Fixed Rate	Standard		IO	90%	n/a	3.89%
Investment						
5 Year Fixed Rate	Home Package Plus	Special Offer	P&I	80%	0.45%	2.74%
5 Year Fixed Rate	Home Package Plus	Special Offer	IO	80%	0.45%	3.04%
5 Year Fixed Rate	Home Package Plus	Special Offer	P&I	90%	0.45%	2.74%
5 Year Fixed Rate	Home Package Plus	Special Offer	IO	90%	0.45%	3.04%
5 Year Fixed Rate	Home Package Plus		P&I	90%	0.15%	3.04%
5 Year Fixed Rate	Home Package Plus		IO	90%	0.15%	3.34%
5 Year Fixed Rate	Standard		P&I	90%	n/a	3.19%
5 Year Fixed Rate	Standard		IO	90%	n/a	3.49%
Owner Occupied						
Standard Variable - First Home Buyer	Home Package Plus	Special Offer	P&I	80%	2.34%	2.64%
Standard Variable - First Home Buyer	Home Package Plus	Special Offer	P&I	95%	2.19%	2.79%
Standard Variable - First Home Buyer	Home Package Plus	Special Offer	IO	90%	2.16%	2.99%
5 Year Fixed Rate - First Home Buyer	Home Package Plus	Special Offer	P&I	80%	0.45%	2.49%
5 Year Fixed Rate - First Home Buyer	Home Package Plus	Special Offer	P&I	95%	0.45%	2.49%

Special Offers 19 Nov 2020

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19-Nov-20

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