

# First Home Buyer Loan Rate Schedule

Effective as at 26 May 2026



	Owner Occupied		No ongoing or monthly fees	Offset Account	Redraw (free online)	Additional Repayments	Construction
	Min. Deposit 5%	Max. LVR 95%					
	Principal & Interest						
	Interest Rate P.A.	Comparison Rate P.A.					
<b>VARIABLE</b>							
Low Rate Home Loan <sup>3,4</sup>	5.89%	5.92%	✓	✓	✓	✓	✓
Better Home Loan <sup>1</sup>	6.59%	6.65%	✓	✓	✓	✓	✓
Standard Variable Home Loan	7.49%	7.55%	✓	✓	✓	✓	✓
<b>FIXED</b>							
1 Year Fixed Loan <sup>1,2</sup>	6.09%	6.95%	✓	⊖	✓	✓ Max \$20k	⊖
2 Year Fixed Loan <sup>1,2,4</sup>	6.19%	6.86%	✓	⊖	✓	✓ Max \$20k	⊖
3 Year Fixed Loan <sup>1,2</sup>	6.19%	6.82%	✓	⊖	✓	✓ Max \$20k	⊖
4 Year Fixed Loan <sup>1,2</sup>	6.39%	6.83%	✓	⊖	✓	✓ Max \$20k	⊖
5 Year Fixed Loan <sup>1,2</sup>	6.39%	6.78%	✓	⊖	✓	✓ Max \$20k	⊖
<b>REVERT</b>							
Not available for new lending	Interest Rate P.A.						
Variable Revert Interest Rate	6.99%						

The above rates include a **discount of 0.10%** off the regular headline rates where applicable (excludes special offers, standard and revert variable home loans).

Terms, conditions, fees, charges and lending criteria apply. Full details upon request. Information and interest rates are effective as at date of notice and are subject to change. Comparison rates are calculated on a secured \$150,000 loan over 25 years. WARNING: The comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts may result in different comparison rates. Split loans (e.g. fixed and variable portions) permitted on any loan where product specific criteria is met. Maximum Loan to Value Ratios (LVR) apply per stated limits above. PCU reserves the right to withdraw or amend product features at any time. <sup>1</sup>\$150,000 in new lending to PCU. <sup>2</sup>Loan reverts to Variable Revert Interest Rate after fixed rate period. <sup>3</sup>New Lending to PCU only with a minimum loan amount of \$200,000. <sup>4</sup>No package fee applicable until 30/06/2027.

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