



Home Loans

Whether you're buying your first home, looking to build or adding another investment property to your portfolio, our experienced team of lenders are here to help. With loan approval within 48 hours, we pride ourselves on a personable and tailored service to suit you.

Basic

A simple loan product with redraw and a low ongoing rate – new borrowers pay no establishment or monthly loan administration fees.

Premium

Feature packed loan with the benefits of an offset account as well as discounts on a range of other banking products including our credit cards.

Eco Loan

Customers who chose to build or own environmentally sustainable properties receive a discounted rate – talk to us to find out if your property qualifies.

Fixed

For those who want the certainty of a fixed interest rate and repayment for their preferred term – with added flexibility of a redraw facility.

| NEW LENDING - Home and investment loans | | | | | | | | |
|---|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|
| | ≤60% LVR | | | | ≤80% LVR | | | |
| | Annual Percentage | Comparison Rate | Annual Percentage | Comparison Rate | Annual Percentage | Comparison Rate | Annual Percentage | Comparison Rate |
| Variable Rate | Owner Occupied | | Investment | | Owner Occupied | | Investment | |
| Eco Loan | 5.44% | 5.49% | 5.69% | 5.74% | 5.54% | 5.59% | 5.79% | 5.84% |
| Basic | 5.49% | 5.54% | 5.74% | 5.79% | 5.59% | 5.64% | 5.84% | 5.89% |
| Premium ≥500k | 5.59% | 5.97% | 5.79% | 6.16% | 5.74% | 6.12% | 5.89% | 6.26% |
| Premium ≥250k | 5.69% | 6.07% | 5.89% | 6.26% | 5.79% | 6.16% | 5.99% | 6.36% |
| Fixed Rate | | | | | | | | |
| 1 Year | 5.39% | 6.33% | 5.49% | 6.92% | 5.44% | 6.34% | 5.54% | 6.93% |
| 2 Year | 4.99% | 6.16% | 5.14% | 6.71% | 5.09% | 6.18% | 5.19% | 6.72% |
| 3 Year | 5.14% | 6.09% | 5.24% | 6.57% | 5.19% | 6.10% | 5.29% | 6.58% |
| 4 Year | 5.59% | 6.15% | 5.69% | 6.59% | 5.64% | 6.17% | 5.79% | 6.63% |
| 5 Year | 5.59% | 6.09% | 5.69% | 6.49% | 5.64% | 6.11% | 5.79% | 6.54% |

Minimum new loan amount \$150,000, principal and interest repayments only. Eligibility for new lending for customers seeking both fixed and variable rates will be based on the combined loan amount. Fixed rates are indicative only and can be varied up to the date of loan funding. Loan reverts to applicable variable rate on maturity of the fixed period. The comparison rate is based on a loan of \$150,000 over 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 a different comparison rate.

These rates are effective as at 24 July 2025.

Rates are subject to change. Conditions, fees, and eligibility criteria may apply. Terms and Conditions available upon request. Interest rates are expressed as a percentage per annum, and interest is calculated daily unless otherwise stated. Summerland Financial Services Limited ABN 23 087 650 806 AFSL 239 238 Australian Credit Licence 239 238

| Home and investment loans | | | | |
|---------------------------|-------------------|-----------------|-------------------|-----------------|
| | Annual Percentage | Comparison Rate | Annual Percentage | Comparison Rate |
| Variable Rate | Owner Occupied | | Investment | |
| Eco Loan | 6.19% | 6.24% | 6.89% | 6.94% |
| Basic | 6.39% | 6.54% | 7.04% | 7.19% |
| Premium | 6.94% | 7.30% | 7.59% | 7.94% |
| Standard | 7.61% | 7.76% | 8.08% | 8.23% |
| Bridging Loan | 8.86% | 9.01% | N/A | N/A |
| Equity Extra Overdraft | 9.47% | N/A | 9.79% | N/A |
| Fixed Rate | | | | |
| 1 Year | 5.44% | 6.45% | 5.54% | 7.03% |
| 2 Year | 5.09% | 6.29% | 5.19% | 6.82% |
| 3 Year | 5.19% | 6.20% | 5.29% | 6.69% |
| 4 Year | 5.64% | 6.27% | 5.79% | 6.73% |
| 5 Year | 5.64% | 6.22% | 5.79% | 6.64% |

Fixed rates are indicative only and can be varied up to the date of loan funding. Loan reverts to applicable variable rate on maturity of the fixed period.

The comparison rate is based on a loan of \$150,000 over 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 a different comparison rate.

| Personal and car loans | | |
|---|-------------------|---------------------|
| Variable Rate | Annual Percentage | Comparison Rate |
| Secured Personal Loan (fully secured by cash)** | 6.74% | 7.34% ₁ |
| Car Loans (\$5,000 & above)** | 6.99% | 7.64% ₁ |
| Equity Plus Personal Loan** | 8.19% | 8.78% ₁ |
| ECO Personal Loan** | 7.09% | 7.27% ₁ |
| General Purpose Personal Loan (\$3,000 & above)** | 10.99% | 13.23% ₂ |
| Everyday Overdraft | 14.70% | N/A |

1. The comparison rate is based on a secured loan of \$30,000 over 5 years.

2. The comparison rate is based on a secured loan of \$10,000 over 3 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 a different comparison rate.

** The rates are available for a limited time only for new loan applications taken from the 1st October 2021.

| Credit cards | |
|-----------------------------------|-------------------|
| Variable Rate | Annual Percentage |
| Low Rate Credit Card | 11.99% |
| Cash Advance Low Rate Credit Card | 15.99% |
| Rewards Credit Card | 18.99% |
| Cash Advance Rewards Credit Card | 20.49% |

These rates are effective as at 24 July 2025.

Rates are subject to change. Conditions, fees, and eligibility criteria may apply. Terms and Conditions available upon request. Interest rates are expressed as a percentage per annum, and interest is calculated daily unless otherwise stated. Summerland Financial Services Limited ABN 23 087 650 806 AFSL 239 238 Australian Credit Licence 239 238

| Business and rural loans | | |
|---------------------------------|----------------------|---------------------------------------|
| | Annual Percentage | |
| Variable Rate | Residential Security | Non-Residential Security ² |
| Business Loan | 8.09% | 9.04% |
| Business Standard Variable Rate | 8.61% | 9.11% |
| Business Plus Overdraft | from 9.79% | from 10.79% |
| Fixed Rate ¹ | | |
| 1 Year | 6.54% | 7.04% |
| 2 Year | 6.19% | 6.69% |
| 3 Year | 6.29% | 6.79% |
| 4 Year | 6.79% | 7.29% |
| 5 Year | 6.79% | 7.29% |

1. Fixed rates are indicative only and can be varied up to the date of loan funding. Loan reverts to applicable variable rate on maturity of the fixed period.

2. Includes commercial, rural, and rural lifestyle properties over 30ha and under 60ha. Contact Summerland for property definitions.

Business loans do not include personal, domestic and household loans.

Important Terms

LVR – a *Loan to Valuation Ratio* compares the value of your property with the amount you’ve borrowed as a percentage

Offset – this feature allows you to link your Summerland transaction account to your loan. When we calculate the interest payable on your loan, we deduct the value you have in the account from your loan balance. This is a handy way to use maximise interest savings while keeping 24/7 access to your money.

Redraw – when you make additional repayments to your loan, we allow you to draw them back out again³ this can be a handy way to park bulk savings for a rainy day.

3. Redraw subject to limits, talk to your Lending Specialist for more details.

These rates are effective as at 24 July 2025.

Rates are subject to change. Conditions, fees, and eligibility criteria may apply. Terms and Conditions available upon request. Interest rates are expressed as a percentage per annum, and interest is calculated daily unless otherwise stated. Summerland Financial Services Limited ABN 23 087 650 806 AFSL 239 238 Australian Credit Licence 239 238