

Summerland Bank Loans

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 fast loan approvals, we pride ourselves on a personable and tailored service to suit you.

Eco Home 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.

Variable Rate	Owner (Occupied	Investment		
	Annual Percentage	Comparison Rate ⁵	Annual Percentage	Comparison Rate ⁵	
≤60% LVR - Special Offer¹	5.19%	5.24%	5.44%	5.49%	
≤80% LVR - Special Offer¹	5.29%	5.34%	5.54%	5.59%	
Eco Home Loan ²	5.79%	5.84%	6.04%	6.09%	
≤85% LVR - First Home Buyer³	5.29%	5.34%	-	-	
≤90% LVR - First Home Buyer³	5.54%	5.59%	-	-	
≤95% LVR - First Home Buyer ⁴	5.79%	5.84%	-	-	

Basic Home Loan

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

Variable Rate	Owner (Occupied	Investment		
	Annual Percentage	Comparison Rate ⁵	Annual Percentage	Comparison Rate ⁵	
≤60% LVR - Special Offer¹	5.24%	5.29%	5.49%	5.54%	
≤80% LVR - Special Offer¹	5.34%	5.39%	5.59%	5.64%	
Basic Home Loan ²	5.84%	6.00%	6.09%	6.24%	
≤85% LVR - First Home Buyer³	5.34%	5.39%	-	-	
≤90% LVR - First Home Buyer³	5.59%	5.64%	-	-	
≤95% LVR - First Home Buyer⁴	5.84%	5.89%	-	-	

Premium Home Loan

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.

Variable Rate	Owner (Occupied	Investment		
	Annual Percentage	ual Percentage Comparison Rate ⁵		Comparison Rate ⁵	
Premium Home Loan ≥500k					
≤60% LVR - Special Offer¹	5.34%	5.72%	5.54%	5.92%	
≤80% LVR - Special Offer¹	5.49%	5.87%	5.64%	6.02%	
≤85% LVR - First Home Buyer³	5.49%	5.87%	-	-	
≤90% LVR - First Home Buyer³	5.74%	6.12%	-	-	
≤95% LVR - First Home Buyer ⁴	6.04%	6.41%	-	-	
Premium Home Loan ≥250k					
≤60% LVR - Special Offer¹	5.44%	5.82%	5.64%	6.02%	
≤80% LVR - Special Offer¹	5.54%	5.92%	5.74%	6.12%	
≤85% LVR - First Home Buyer³	5.54%	5.92%	-	-	
≤90% LVR - First Home Buyer³	5.79%	6.16%	-	-	
≤95% LVR - First Home Buyer⁴	6.04%	6.41%	-	-	
Premium Home Loan					
Premium Home Loan ²	6.04%	6.41%	6.24%	6.61%	

^{1.} Special Offer available for minimum new loan amount \$150,000, principal and interest repayments only, Loan to Valuation Ratio (LVR) limits apply. Eligibility for new lending for customers seeking both fixed and variable rates will be based on the combined loan amount.

These rates are effective as at 30 October 2025.

v.2025.14

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

^{2.} Rate applicable to new loans that do not meet Special Offer criteria.

^{3.} Rate applicable to eligible first home buyers for the purchase of an eligible first home for 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.

^{4.} Rate applicable to eligible first home buyers for the purchase of an eligible first home where the new loan amount is ≤ \$149,999 or the Loan to Valuation Ratio (LVR) >90%

^{5.} 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.

^{6.} 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.



Other Home Loans

Variable Rate	Owner (Occupied	Investment		
	Annual Percentage Comparison Rate ⁵ A		Annual Percentage	Comparison Rate ⁵	
Standard Home Loan	7.36%	7.51%	7.83%	7.98%	
Bridging Home Loan	8.61%	8.76%	-	-	
Equity Extra Overdraft	9.22% -		9.54%	-	

Fixed Rate Home Loan

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

Fixed Rate ⁶	1 Y	1 Year 2 Year		3 Year		4 Year		5 Year		
	Annual	Comparison ⁵								
	Percentage	Rate								
Owner Occupied										
≤60% LVR - Special Offer¹	5.09%	5.81%	4.99%	5.72%	5.04%	5.67%	5.49%	5.76%	5.49%	5.74%
≤80% LVR - Special Offer¹	5.09%	5.81%	4.99%	5.72%	5.09%	5.68%	5.54%	5.78%	5.54%	5.76%
Fixed Rate Home Loan ²	5.09%	5.92%	4.99%	5.83%	5.09%	5.79%	5.54%	5.89%	5.54%	5.87%
≤95% LVR - First Home Buyer³	5.09%	5.81%	4.99%	5.72%	5.09%	5.68%	5.54%	5.78%	5.54%	5.76%
Investment										
≤60% LVR - Special Offer¹	5.29%	6.06%	5.09%	5.94%	5.24%	5.90%	5.59%	5.96%	5.59%	5.92%
≤80% LVR - Special Offer¹	5.29%	6.06%	5.09%	5.94%	5.29%	5.91%	5.69%	5.99%	5.69%	5.96%
Fixed Rate Home Loan ²	5.29%	6.16%	5.09%	6.05%	5.29%	6.02%	5.69%	6.10%	5.69%	6.07%

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^{2.} Rate applicable to new loans that do not meet Special Offer criteria.

^{3.} Rate applicable to eligible first home buyers for the purchase of an eligible first home for 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.

^{4.} Rate applicable to eligible first home buyers for the purchase of an eligible first home where the new loan amount is \leq \$149,999 or the Loan to Valuation Ratio (LVR) >90% and the loan to Valuation Ratio (LVR) >90% are the contract of the contract o

^{5.} 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.

^{6.} 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.



Personal and Car Loans

Variable Rate	Annual Percentage	Comparison Rate
Secured Personal Loan (fully secured by cash)	6.49%	7.09% ₁
Car Loans (\$5,000 & above)	6.74%	7.39% ₁
Equity Plus Personal Loan	7.94%	8.53% ₁
ECO Personal Loan	6.84%	7.02% ₁
General Purpose Personal Loan (\$3,000 & above)	10.74%	12.99%2
Everyday Overdraft	14.45%	-

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

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%

Business and Rural Loans

Variable Rate			Annual Percentage				
			Residential Sec	Non-R	Non-Residential Security ²		
Business Loan			7.84% 8.79%			8.79%	
Business Standard Variable Rat	e Loan		8.36% 8.86%			8.86%	
Business Plus Overdraft	isiness Plus Overdraft			from 9.54%		from 10.54%	
Fixed Rate ¹	1 Year	2 Year	3 Year	4 Y	ear	5 Year	
Residential Security	6.29%	6.09%	6.29%	6.69%		6.69%	
Non-Residential Security	6.79%	6.59%	6.79%	7.19%		7.19%	

^{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.

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.

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^{2.} The comparison rate is based on a secured loan of \$10,000 over 3 years.

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

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