

# Variable Bold Home Loan



## Product rates

Product	Interest rate p.a.* (Principal & interest)	Comparison rate p.a.*	Interest rate p.a.* (Interest Only)	Comparison rate p.a.*
Variable Bold Home Loan	5.89%	5.93%	6.39% (up to 80%)	6.14%

## Product details

Loan purpose	Purchase or refinance
Repayment type	P&I or 5 years I/O
Maximum LVR	90%
Min loan term	15 years
Max loan term	30 years
Min loan amount	\$50,000
Max loan amount	\$2,000,000
Offset Sub-account	Available
Additional repayments	Unlimited free
Repayment frequency	Weekly, fortnightly or monthly (monthly if interest only)
Salary crediting	Available
Redraw	Unlimited, free redraw
Construction loan	N/A - Please refer to the construction loan fact sheet
Visa debit card	Available
EFTPOS	Available
BPAY	Unlimited free

## Fees

Application fee	\$0
Monthly fee	\$0
Annual fee	\$0
Settlement fee	\$300
Security assessment fee <sup>##</sup>	\$230
Government fees	at cost



Apply online



Call us on 13 10 90

[loans.com.au](https://loans.com.au)

ACN 082 587 095  
Australian Credit Licence 395219  
© 2026 copyright of loans.com.au Pty Ltd

\*Rates as at 1 April 2026 for Variable Bold Home Loan up to 90% LVR owner-occupied security. LVR based on assessment at settlement. Lending criteria, fees and conditions apply. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. For variable rate interest only loans, comparison rates assume a 5 year interest only period. For fixed rate interest only loans, comparison rates assume an initial interest only period equal in length to the fixed period. For bridging loans, comparison rates assume a 1 year interest only period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Fees such as redraw, early repayment, discharge are not included but may affect the overall cost of the loan.

<sup>##</sup>For metro location valued under \$1M only, otherwise higher fees apply.

Target Market Determination available [here](#).