

Variable Home Loan I/O

Discount Offer



Terms and Conditions

1. The Discount Offer

- a** A discount of 1.32% off the Variable Owner Occupied I/O Reference Rate (Reference Rate) for the Variable Home Loan up to 80% LVR, for an owner-occupied property with interest only repayments on a variable interest rate.
- b** The Reference Rate as at 15 August 2025 is 7.21%.
- c** This Discount Offer may be closed or varied in relation to new applications at any time by loans.com.au.

2. Eligibility

- a** Your home loan application must be for a new home loan with loans.com.au, and cannot be for a variation, a split, an additional or further advance, or a material change to a current loan with loans.com.au.
- b** Your home loan application must be settled within a reasonable time, typically within 60 days, of loans.com.au issuing you with loan documents.
- c** This Discount Offer may be varied or withdrawn by loans.com.au if your loan application is not actioned or progressed by you within a reasonable period.
- d** Your home loan application is subject to the loans.com.au usual lending criteria, terms and conditions.

3. Limitations

- a** Loans with this Discount Offer are not eligible for any other interest rate discount offer that may be made by loans.com.au from time to time.
- b** Fixed rate home loans are not eligible for this Discount Offer. If a loan with this Discount Offer is converted to a fixed interest rate, then that loan will become permanently ineligible for this Discount Offer, and this Discount Offer will cease to apply.
- c** If a loan with this Discount Offer is the subject of a variation, a further advance, or any other material change to the loan, then that loan will become permanently ineligible for the Discount Offer, and the Discount Offer will cease to apply.