

DREAM BIG

With more local support and a handy online pricing request tool, we make it easy to do business with us. And right now, your customers will get some of our lowest fixed rates ever.



Reward Me Fixed Rate Home Loan

Fixed rates from

1.98% p.a.

Comparison rate#

2.66% p.a.

If you're after competitive interest rates and extra flexibility, that moves to your own beat, then take a look at our Reward Me Fixed Rate Home Loan.

Available for new owner occupied principal and interest loans with an LVR of 80% or less and new borrowings of \$300,000 or more. Current as at 03 June 2021

- ✓ Competitive fixed interest rates
- ✓ Reverts to a discounted variable rate on expiry of the fixed rate term
- ✓ Additional repayments up to \$10,000 per annum
- ✓ Ability to rate lock¹
- ✓ Exclusive offers from Virgin Money & red hot benefits from across the Virgin group.

Interest Rates – Current as at 30 July 2021

* Special rate for new applications received from 30 July 2021 with total new borrowings of \$300,000 or more and up to 80% LVR.

OWNER OCCUPIED RATES	PRINCIPAL AND INTEREST UP TO 90% LVR		PRINCIPAL AND INTEREST OVER 90% LVR		INTEREST ONLY	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
Loan to Value ratio (LVR including any Lenders Mortgage Insurance applicable)						
2 year	2.53% 1.98% special*	2.78% 2.66%	3.23%	4.52%	2.59%	3.40%
3 year	2.89% 2.09% special*	2.83% 2.64%	3.59%	4.49%	3.69%	3.61%
4 year	2.59% 2.29% special*	2.76% 2.66%	3.09%	4.26%	3.79%	3.67%
5 year	2.89% 2.49% special*	2.88% 2.72%	3.39%	4.27%	3.89%	3.74%

INVESTMENT RATES	PRINCIPAL AND INTEREST		INTEREST ONLY	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
Loan to Value ratio (LVR including any Lenders Mortgage Insurance applicable)				
2 year	2.70% 2.39% special*	2.90% 2.85%	2.94% 2.59% special*	3.02% 2.96%
3 year	2.93% 2.48% special*	2.95% 2.84%	3.14% 2.64% special*	3.08% 2.96%
4 year	2.78%	2.92%	2.78%	2.99%
5 year	2.88%	2.96%	2.88%	3.02%

1. You may apply for rate lock by paying a fee before the lending date or effective date of the relevant fixed rate. #Comparison rate: Comparison rate calculated on a loan amount of \$150,000 for a term of 25 years. For fixed rates, the comparison rate is also based on an LVR of 60.01%-80%. These rates are for secured lending only. 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. Rates and fees are subject to change without notice. Comparison rate for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed interest only loans are based on an initial Interest Only period equal in length to the fixed 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. Borrowings refer to total residential Virgin Money borrowings. Lending criteria, fees, terms and conditions apply. All applications for credit are subject to BQQ credit approval criteria. Virgin Money (Australia) Pty Limited ABN 75 103 478 897 promotes and distributes the home loans as the authorised credit representative of the credit provider, Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244 616 (the 'Lender').