

Loan rate schedule

New or additional[#] lending rates

Owner occupied

Principal and interest only

	Interest rate	Comparison rate ³
Basic Variable Interest Rates		
Fair Dinkum Home Loan		
Fair Dinkum Home Loan >90% LVR ¹	6.39%	6.39%
Fair Dinkum Home Loan >80% to ≤90% LVR ¹	6.19%	6.19%
Fair Dinkum Home Loan >70% to ≤80% LVR ¹	6.04%	6.04%
Fair Dinkum Home Loan >60% to ≤70% LVR ¹	5.99%	5.99%
Fair Dinkum Home Loan ≤60% LVR ¹	5.89%	5.89%
Mortgage Saver		
Basic Owner Occupied Variable	7.44%	7.49%
Mortgage Saver Special	6.49%	6.53%
Mortgage Saver Special >90% LVR ¹	6.49%	6.53%
Mortgage Saver Special >80% to ≤90% LVR ¹	6.29%	6.33%
Mortgage Saver Special >70% to ≤80% LVR ¹	6.14%	6.18%
Mortgage Saver Special >60% to ≤70% LVR ¹	6.09%	6.13%
Mortgage Saver Special ≤60% LVR ¹	5.99%	6.03%
Standard Variable Interest Rates		
Standard Owner Occupied Variable	8.48%	8.53%
Mortgage Breaker Special	6.59%	6.63%
Mortgage Breaker Special >90% LVR ¹	6.59%	6.63%
Mortgage Breaker Special >80% to ≤90% LVR ¹	6.39%	6.43%
Mortgage Breaker Special >70% to ≤80% LVR ¹	6.24%	6.28%
Mortgage Breaker Special >60% to ≤70% LVR ¹	6.19%	6.23%
Mortgage Breaker Special ≤60% LVR ¹	6.09%	6.13%
Secured Overdrafts		
Home Loan Overdraft	9.00%	N/A

Owner occupied

Principal and interest only

	Interest rate	Comparison rate ³
Fixed Interest Rates²		
1 Year Fixed >90% LVR	7.19%	6.61%
1 Year Fixed ≤90% LVR	6.69%	6.55%
2 Year Fixed >90% LVR	7.24%	6.68%
2 Year Fixed ≤90% LVR	6.74%	6.58%
3 Year Fixed >90% LVR	7.24%	6.75%
3 Year Fixed ≤90% LVR	6.74%	6.61%
5 Year Fixed >90% LVR	7.44%	6.96%
5 Year Fixed ≤90% LVR	6.94%	6.73%

Green Home Loan

Principal and interest, available with owner occupied and investor RACQ Bank home loans

	Interest rate	Comparison rate ⁴
Variable Interest Rate		
Green Home Loan owner occupied & investor [~]	2.79%	2.79%

Members wishing to switch lending products, fix or refix, call 13 1905 or visit us in store.

Interest rates on a per annum basis and are current as at 9 July 2026. Interest rates are subject to change at any time. Full terms, conditions, fees, charges and lending criteria apply. Terms and conditions for all products are available from us on application. Interest rates for products no longer offered can be obtained by phoning 13 1905.

[#]Applies to new loans and is not available for refinance of existing RACQ Bank facilities.

¹Available for new RACQ Bank home loan customers only. Existing RACQ members with a home loan can switch to an Owner Occupied home loan with a minimum \$20,000 in additional lending. ²The applicable LVR is the LVR at the time of the customer's application for the fixed rate. For all fixed rate products, interest rate reverts to applicable variable rate at the end of the fixed period. Applicable revert to variable rate for owner occupied fixed rate products is Mortgage Saver Special and for investor fixed rate products is Mortgage Breaker Investor Special. Mortgage Saver Special, Mortgage Breaker Special and Mortgage Breaker Investor Special offers are available until further notice. ³Comparison rate is based on a secured loan amount of \$150,000 with monthly repayments over 25 years.

[~]Green Home Loan is available with existing, refinanced and new RACQ Bank home loans. Conditions apply. ⁴Comparison rate is based on a secured loan amount of \$30,000 with monthly repayments over 5 years.

WARNING: These comparison rates are 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. Terms, conditions, fees, charges and normal lending criteria apply. Contact us for a copy.

Loans issued by Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank
2649 Logan Rd, Eight Mile Plains QLD 4113 > PO Box 120, Banyo QLD 4014 > 13 1905 > banking@racq.com.au > racq.com/banking

Loan rate schedule

New or additional[#] lending rates

Residential investment	Interest rate	Comparison rate ³
Basic Variable Interest Rates, P&I only		
Fair Dinkum Investment Home Loan >90% LVR ¹	6.59%	6.59%
Fair Dinkum Investment Home Loan >80% to ≤90% LVR ¹	6.39%	6.39%
Fair Dinkum Investment Home Loan >70% to ≤80% LVR ¹	6.24%	6.24%
Fair Dinkum Investment Home Loan >60% to ≤70% LVR ¹	6.19%	6.19%
Fair Dinkum Investment Home Loan ≤60% LVR ¹	6.09%	6.09%
Standard Variable Interest Rates, P&I or interest only⁴		
Standard Investment Variable	9.04%	9.09%
Mortgage Breaker Investment Special	6.79%	6.83%
Mortgage Breaker Special >90% LVR ¹	6.79%	6.83%
Mortgage Breaker Special >80% to ≤90% LVR ¹	6.59%	6.63%
Mortgage Breaker Special >70% to ≤80% LVR ¹	6.44%	6.48%
Mortgage Breaker Special >60% to ≤70% LVR ¹	6.39%	6.43%
Mortgage Breaker Special ≤60% LVR ¹	6.29%	6.33%
Secured Investment Overdrafts		
Residential Investment Overdraft	9.96%	N/A

Residential investment	Interest rate	Comparison rate ³
Fixed Interest Rates², P&I or interest only⁴		
1 Year Fixed >90% LVR	7.39%	6.90%
1 Year Fixed ≤90% LVR	6.89%	6.84%
2 Year Fixed >90% LVR	7.44%	6.97%
2 Year Fixed ≤90% LVR	6.94%	6.86%
3 Year Fixed >90% LVR	7.44%	7.03%
3 Year Fixed ≤90% LVR	6.94%	6.88%
5 Year Fixed >90% LVR	7.64%	7.22%
5 Year Fixed ≤90% LVR	7.14%	6.99%

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[#]Applies to new loans and is not available for refinance of existing RACQ Bank facilities.

¹Available for new RACQ Bank home loan customers only. Existing RACQ members with a home loan can switch to an investor home loan with a minimum \$20,000 in additional lending. ²The applicable LVR is the LVR at the time of the customer's application for the fixed rate. For all fixed rate products, interest rate reverts to applicable variable rate at the end of the fixed period. Applicable revert to variable rate for owner occupied fixed rate products is Mortgage Saver Special and for investor fixed rate products is Mortgage Breaker Investor Special. Mortgage Saver Special, Mortgage Breaker Special and Mortgage Breaker Investor Special offers are available until further notice. ³Comparison rate is based on a secured loan amount of \$150,000 with monthly repayments over 25 years. ⁴Interest Only Investment Loans cannot exceed 90% LVR.

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Loan rate schedule

New or additional[#] lending rates

Personal finance	Interest rate	Comparison rate
Special loan rates¹		
New or Used Car Loan Special ²	8.19%	8.36%
Personal Loan Special ^{3,6}	11.49%	11.67%
New or Used Secured Boat Loan Special ²	8.19%	8.36%
Debt Consolidation Loan ^{3,6}	12.99%	13.17%
Standard personal loan rates (Visa Account Overdraft and Unsecured Overdrafts are no longer available to new applicants as at 12 December 2025)		
Visa Account Overdraft	14.70%	NA
Overdraft - unsecured	14.94%	NA

Green Car Loans	Interest rate	Comparison rate ²
Fixed Interest Rate		
Green Car Loans ⁴	7.49%	7.49%

Green Personal Loans	Interest rate	Comparison rate ³
Variable Interest Rate		
Green Personal Loans ⁵	8.49%	8.49%

Visa Account - Including Business Visa Account (All Visa Accounts are no longer available to new applicants as at 12 December 2025)	Rate
All credit balances	0.01%
For Overdraft Facilities on credit balances. Interest is calculated daily and paid quarterly on a stepped basis. Currently all credit balances are paid the same rate.	

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[#]Applies to new loans and is not available for refinance of existing RACQ Bank facilities.

¹Car Loan Special, Secured Boat Loan Specials, Personal Loan Special and Debt Consolidation Loan are available for new lending only. ²Comparison rate is based on a secured loan amount of \$30,000 for a term of 5 years. ³Comparison rate is based on an unsecured amount of \$30,000 for a term of 5 years based on monthly repayments. ⁴RACQ Bank Green Car Loan is available for new lending only to purchase a plug-in electric car up to 12 months old. ⁵The Green Personal Loan is available for new lending only to purchase eligible items. Conditions apply. ⁶Personal loan special is not available for loan applications made for debt consolidation purposes. Car Loan Special, Secured Boat Loan Specials, Personal Loan Special and Debt Consolidation Loan offers are available until further notice.

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