



Bank of China (Australia) Limited
 ABN 28 110 077 622
 AFSL 287322
 Australian Credit Licence Number 287322
 bankofchina.com/au

Effective as at 1 April 2025

Current Offers for Owner-occupier Home Loan Interest Rates

Repayment Type	Loan Type (Australian Income assessment applies)	Rates p.a.		Other Benefits
		Annual percentage rate	Comparison rate ¹	
Principal and Interest	Standard Variable Rate Home Loan	8.14%	8.20%	-
	Discount Home Loan	5.68% ³	5.88%	-
	Discount Plus Home Loan	5.68% ³	6.06%	Full Offset
	1 Year Fixed Rate	5.79%	8.06%	-
	2 Year Fixed Rate	5.69%	7.81%	-
	3 Year Fixed Rate	5.69%	7.59%	-
	4 Year Fixed Rate	5.89%	7.47%	-
Interest Only ²	Standard Variable Rate Home Loan	8.14%	8.20%	-
	Discount Home Loan	6.38% ³	6.57%	-
	Discount Plus Home Loan	6.38% ³	6.75%	Full Offset
	1 Year Fixed Rate	6.29%	8.11%	-
	2 Year Fixed Rate	6.29%	7.93%	-
	3 Year Fixed Rate	6.29%	7.76%	-
	4 Year Fixed Rate	6.29%	7.62%	-
5 Year Fixed Rate	6.29%	7.48%	-	

1. The comparison interest rate calculation 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.
2. For interest only variable loans, the comparison rates are based on an initial 5 year interest only term. For fixed rate interest only loans, the comparison rates are based on an initial interest only period equal in term to the fixed period.
3. Rates and fees are effective from 1 April 2025 and are subject to change. Fees and Charges and Terms and Conditions apply and are available on request. Approval is subject to lending criteria.

Rates available for applications received from 1 April 2025 to 30 June 2025 and settled before 30 September 2025 with an LVR \leq 80%. These rates are available for new borrowers only and are not available to applicants wanting to switch from their existing home loan with the Bank.

Credit provider is Bank of China (Australia) Limited Australian Credit Licence 287322.

For more information visit bankofchina.com/au or phone on (02)92123877 / (03)96023655 / (07)32218888.