CONSUMER INTEREST RATES

The information below is current as of 5 August 2026 and is subject to change.

LIBERTY PRIME RESIDENTIAL LOANS

The variable and fixed rates for new loans:

LVR	Variable	1 Year Fixed	2 Year Fixed	3 Year Fixed
≤70%	6.24%	6.15%	5.95%	5.90%
≤75%	6.34%	6.24%	6.04%	5.99%
≤80%	6.94%	6.84%	6.64%	6.59%

The variable rates for existing loans are in the range of 6.24% p.a. – 6.94% p.a. depending on the credit profile of the account.

The fixed rates for existing loans are in the range of 5.90% p.a. – 6.84% p.a. and were determined based on the credit profile of the account.

Interest Only loans without Boost will attract rate loading of 0.25%.

Vacant Land security will attract rate loading of 0.25%

A Documentation Fee of $795 and a monthly Service Fee of $10 apply to Liberty Prime Residential Loans. An Investor Fee of 0.50% – 1% of loan amount applies to investor loans. For more information on other fees that may apply click here.

LIBERTY BOOST RESIDENTIAL LOANS

An option for higher LVR customers is a Boost loan. You can add a Boost loan to borrow up to 90% LVR for owner-occupiers and 80% LVR for investors. For example, an 85% LVR owner-occupied deal would comprise of an 80% LVR Prime loan and a 5% LVR Boost loan. Terms and Conditions for a Boost loan: 13.19% p.a. principal and interest payments only and a maximum term of up to 7 years.

The variable interest rate for new and existing Boost loans is 13.19% p.a.

An establishment fee of $1,795 applies to Boost Residential Loans. For more information on other fees that may apply click here.

LIBERTY CUSTOM RESIDENTIAL LOANS

The variable interest rate for Star (Full Documentation) loans is in the range of 6.64% p.a. – 11.95% p.a. for new loans and 6.64% p.a. – 11.95% p.a. for existing loans and will depend on the credit profile of the account.

The variable interest rate for Nova (Low Documentation) loans is in the range of 7.64% p.a. – 11.95% p.a. for new loans and 7.64% p.a. – 11.95% p.a. for existing loans and will depend on the credit profile of the account.

An establishment fee of $1,795, a Documentation Fee of $795, an Investor Fee of 0.50% – 1% of loan amount and a monthly Service Fee of $10 apply to Liberty Custom Residential Loans. For more information on other fees that may apply click here.

CREDIT PROFILE

The credit profile of the account is determined by our assessment of a number of factors including credit history, capacity to service the loan, capital position, security property, loan purpose, loan to value ratio, economic conditions and industry considerations.

GENERAL INFORMATION ABOUT OUR INTEREST RATES

All of our interest rates are expressed as per annum rates of interest.

The term LVR used above is short for “loan to value ratio”, which means in the context of a loan, the ratio of the Total Loan Amount to the value of the property used as security for the loan. Please note that the value we assign to the security property is our decision and determined at our discretion.

The new loan rates specified above are the rates available to borrowers as at the date of this publication. These rates may change between the time of application and settlement, and may not be the same as the rates that apply to existing loans for those loan products.

Liberty’s variable rates do not automatically move up and down in line with fluctuations in market rates. Once your variable rate is set, it will only change at our discretion which means by us exercising a power we have in the loan agreement. For example, the variable rate in a borrower’s contract may go up if the published interest rates for new loans for the same product are higher than the borrower’s current interest rate. Additionally, the variable rate in a borrower’s contract may not necessarily go down when the published interest rates for new loans are lower than their contractual rate.

Default interest rates: Our default interest rates vary depending on whether you have a Liberty Prime, Custom or Boost Residential Loan. For Prime and Custom residential loans, the default interest rate is the aggregate of your interest rate from time to time and 6% per annum. For Boost residential loans, the default interest rate is the aggregate of your interest rate from time to time and 4% per annum.

The lender in respect of loans will normally be Liberty Financial Ltd or Secure Funding Ltd. Approved applicants only. Lending criteria apply.