

# Variable Home Loan Reference Rates.



Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

Rates effective from **17 November 2023**

## Current Reference Rates

Standard Variable Reference Rate – SVR Owner Occupied Principal and Interest <i>Previously called Mortgage Shredder Reference Rate</i>	9.00% p.a.
Investor Variable Reference Rate – IVR Investment Principal and Interest <i>Previously called Investor Variable Reference Rate</i>	9.65% p.a.
Standard Variable Interest Only Reference Rate – SVR IO Owner Occupied Interest Only <i>Previously called Mortgage Shredder IO Reference Rate</i>	9.35% p.a.
Investor Variable Interest Only Reference Rate – IVR IO Investment Interest Only <i>Previously called Investor Variable IO Reference Rate</i>	9.78% p.a.

## Personal Finance Reference Rates

Personal Overdraft Reference Rate	12.63%*
Variable Overdraft Excess Rate	17.13%*

\*This is the base rate for calculating the annual percentage rate. Margins may apply.

## The following reference rates apply to products that are no longer available to new customers

Equity Access	8.98% p.a.
Lite Home Loan	8.88% p.a.
Gold Equity Release	9.20% p.a.
Equity Release	9.53% p.a.
BankWise Bonus Home Loan	9.20% p.a.
Seniors Equity Release	9.85% p.a.
Staff Reference Rate	7.77% p.a.
Regular Saver Home Loan	8.50% p.a.
Interest Only – Regular Saver Home Loan Interest Only Reference Rate	8.85% p.a.

The above reference rates may not apply to your particular repayment type. The reference rate and discount margin applicable to an individual loan is specified in the loan contract. Please review your loan contract to identify which reference rate applies to you, or get in touch with us via the **Bankwest App**, or call on **13 17 19**.

**Important things you should know:** Lending criteria, fees and charges apply. Terms and conditions apply and are available on request. Reference rates are subject to change.