

Schedule Of Lending Interest Rates



Rates effective as at 15 April 2026

The Schedule of Lending Interest Rates provides information relating to current lending rates that apply to Bendigo Bank. You can find out the current rates or request other related documentation by contacting your local branch, phoning 1300 236 344 or visiting our website www.bendigobank.com.au

Owner Occupied Home Loans

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Complete	Variable 0 - 60% LVR	5.94%	Residential Variable Rate
		Variable > 60 - 80% LVR	5.98%	
		Variable > 80 - 90% LVR	6.13%	
		Variable > 90% LVR	7.03%	
		Fixed 1 Year	6.49%	
		Fixed 2 Years	6.54%	
		Fixed 3 Years	6.49%	
		Fixed 4 Years	6.54%	
		Fixed 5 Years	6.54%	

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Interest Only	Complete	Variable 0 - 60% LVR	6.89%	Residential Variable Interest Only Rate
		Variable > 60 - 80% LVR	7.19%	
		Variable > 80 - 90% LVR *	7.39%	
		Variable > 90% LVR *	7.84%	
		Fixed 1 Year	6.99%	
		Fixed 2 Years	7.04%	
		Fixed 3 Years	6.99%	
		Fixed 4 Years	7.04%	
		Fixed 5 Years	7.04%	
	Bridging Loan	Variable	10.04%	

Home Buyer Schemes

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	First Home Buyers (FHB), Single Parents (SP), Victorian Homebuyer Fund (VHF) & NSW Shared Equity Home Buyer Helper (SEHBH)	Variable	5.98%	Residential Variable Rate
		Fixed 1 Year	6.49%	
		Fixed 2 Years	6.54%	
		Fixed 3 Years	6.49%	
		Fixed 4 Years	6.54%	
		Fixed 5 Years	6.54%	
Interest Only	First Home Buyers (FHB), Single Parents (SP) & NSW Shared Equity Home Buyer Helper (SEHBH) only	Variable	5.98%	Residential Variable Interest Only Rate

Bendigo Express (available online only)

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Express	Variable	5.79%	Bendigo Express Residential Variable Rate
		Fixed 1 Year	6.39%	
		Fixed 2 Years	6.44%	
		Fixed 3 Years	6.39%	
		Fixed 4 Years	6.44%	
		Fixed 5 Years	6.44%	

Residential Investment Home Loans

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Complete	Variable 0 - 60% LVR	6.04%	Bendigo Investment Rate
		Variable > 60 - 80% LVR	6.29%	
		Variable > 80 - 90% LVR	6.44%	
		Variable > 90% LVR *	7.29%	
		Fixed 1 Year	6.64%	
		Fixed 2 Years	6.69%	
		Fixed 3 Years	6.64%	
		Fixed 4 Years	6.69%	
		Fixed 5 Years	6.69%	

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Interest Only	Complete	Variable 0 - 60% LVR	6.39%	Bendigo Investment Interest Only Rate
		Variable > 60 - 80% LVR	6.44%	
		Variable > 80 - 90% LVR *	6.99%	
		Variable > 90% LVR*	7.74%	
		Fixed 1 Year	6.74%	
		Fixed 2 Years	6.79%	
		Fixed 3 Years	6.74%	
		Fixed 4 Years	6.79%	
		Fixed 5 Years	6.79%	
	Bridging Loan	Variable	10.04%	

Non-Individual Residential Investment Loan (NIRIL)

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Reference Rate
Principal and Interest	Non-Individual Residential Investment Loan (NIRIL)	Variable	6.29%	Bendigo Non-Individual Investment Rate
		Fixed 1 Year	6.64%	
		Fixed 2 Years	6.69%	
		Fixed 3 Years	6.64%	
		Fixed 4 Years	6.69%	
Interest Only		Fixed 5 Years	6.69%	Bendigo Non-Individual Investment Int Only Rate
		Variable	6.44%	
		Fixed 1 Year	6.74%	
		Fixed 2 Years	6.79%	
		Fixed 3 Years	6.74%	
Fixed 4 Years	6.79%			
Fixed 5 Years	6.79%			

*Interest only max LVR 80%. Residential investment max LVR 90%. Subject to Bendigo Bank Credit Criteria

Personal Loans

Loan Type	Product	Interest Rate p.a.	Monthly Service Fee
Secured	Secured Personal Loan	7.79%	\$5
	Green Secured Personal Loan	5.49%	n/a
	Student Secured Personal Loan	7.79%	n/a
Unsecured	Unsecured Personal Loan	12.79%	\$5
	Green Unsecured Personal Loan	7.49%	n/a
	Student Unsecured Personal Loan	9.99%	n/a

Credit Cards

Product	Interest Free Days	Purchase Interest Rate p.a.	Cash Advance Interest Rate p.a.
Bendigo Bright Credit Card	Up to 55	11.99%	19.99%
Bendigo Ready Credit Card	Up to 55	19.99%	19.99%
Platinum Rewards Credit Card	Up to 55	19.99%	21.99%
Qantas Platinum Credit Card	Up to 55	19.99%	21.99%

Margin Loans

Product	Loan Type	Paid Annually in Advance	Paid Monthly in Arrears
Leveraged Equities Margin Loan and Leveraged Equities Investment Funds Multiplier	Variable	n/a	10.45% p.a.
	Fixed 1 Year	9.89% p.a.	9.99% p.a.
	Fixed 2 Years	9.89% p.a.	9.99% p.a.
	Fixed 3 Years	9.89% p.a.	9.99% p.a.
	Fixed 4 Years	9.89% p.a.	9.99% p.a.
	Fixed 5 Years	9.89% p.a.	9.99% p.a.
Leveraged Equities Direct Investment Loan	Variable	n/a	8.09% p.a.
	Fixed 1 Year	8.54% p.a.	8.64% p.a.

Margin Loans listed in this table are issued by Leveraged Equities Limited as Lender. ABN 26 051 629 282, AFSL 360118. All rates are subject to change at any time. Fees and charges may apply. Full details of these and the relevant terms and conditions are available on application. For further information and current interest rates and fees go to www.leveraged.com.au or contact us on 1300 307 807.

Summary of Reference Rates (Current Products)

Current Products Available (existing and new loans)	Interest Rate p.a.
Residential Variable Rate	8.78%
Residential Variable Interest Only Rate	9.19%
Bendigo Investment Rate	9.36%
Bendigo Investment Interest Only Rate	9.81%
Bendigo Non-Individual Investment Rate	9.56%
Bendigo Non-Individual Investment Int Only Rate	10.01%
Bendigo Express Residential Variable Rate	8.78%

Obsolete Products (not available for new loans)

Bendigo Bank	Interest Rate p.a.
Bendigo Home Equity Loan Variable Rate	9.58%
Standard Home Equity Variable Rate	9.53%
Home Equity Investment Rate	10.06%
Bendigo Express Residential Variable Int Only Rate	9.19%
Bendigo Express Investment Rate	9.36%
Bendigo Express Investment Interest Only Rate	9.81%
IOOF	Interest Rate p.a.
Overdraft Rate	8.58%

The issuer of this document is Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550 ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions, fees and charges are available on application. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo Vic. 3550. ABN 11 068 049 178. AFSL/Australian Credit Licence. 237879. www.bendigobank.com.au