



# Fixed Rate Investment Property Loan

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PHONE 1300 650 105

Apply

## Essentials

### Fixed rate protects against interest rate changes

- Lock in your interest rate for 1 to 7, 9, 10 or 12 years to be certain your repayments and interest won't rise
- Discount of up to 0.2% p.a. applies to this fixed home loan when you take out a [home loan package](#) <sup>1</sup>
- Fixed rate lock in feature lets you secure your interest rate up to 90 days from the loan offer date
- Extra payments allowed up to \$25,000 per fixed rate term without charge in the fixed rate investment home loan period
- Refix your home loan at the end of the fixed rate period or convert to a variable rate loan
- Low doc version available
- Offers certainty over your repayments.

### Did you know?

Did you know you can get up to a 0.2% p.a. interest rate discount on fixed rate property loans.

### [Buying an investment property](#)

- [What do I need to know?](#)
- [How much can I borrow?](#)
- [Choosing the right loan](#)
- [More Personal solutions](#)

### Things you should know

1. The discount rate applies to loans of \$150,000 and above, effective 21 July 2008, and includes 'low doc' loans. Existing fixed loans are not eligible, unless the loan is refixed. Some exclusions apply. Discounted margin rate is subject to change.



<http://www.westpac.com.au/personal-banking/home-loans/fixed/fixed-rate-home-loan/>

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## Features

### Features to help you manage your money

Feature	Description	Fee
Redraw <sup>1</sup>	Gives you same day access to extra repayments up to a maximum of \$25,000 in your home loan account. To activate the redraw facility on your fixed rate home loan, fill out the <a href="#">Redraw Authority form (PDF 58kb)</a> .	Fee Free
Portability <sup>1</sup>	Allows you to retain your account number when you move properties. You avoid the hassle and establishment fees associated with taking out a new loan. Security criteria apply.	\$300 per move
Progress draws (for construction)	Lets you progressively draw down funds to pay builders and other contractors, to minimise interest costs. Drawings must be completed within 12 months.	\$300 covers all
Fixed rate lock in	Westpac offers the opportunity for customers to lock in their fixed rate from the date of applying for the fixed rate through to 2 days prior to the settlement date. The fixed rate that will apply at the date of your request is the current fixed rate. This ensures that if fixed rates increase after your request to lock in your fixed rate through the settlement process, your rate will be protected for up to 90 days from product selection.	0.15% of loan amount

### Things you should know

1. Subject to Bank's approval.



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## Fees

### Take advantage of a home loan package.

You can save on standard fees when you choose the [Premier Advantage Package](#), however an annual package fee of \$395 applies. <sup>1</sup>

#### Fees

Fee	Standard loan	Under Premier Advantage Package	Low doc loan under Premier Advantage Package
Loan establishment fee	\$600 (one up-front fee)	NIL	\$355
Loan maintenance fee	\$8 per month	NIL	NIL

#### Things you should know

1. Other fees and charges apply.

## Rates

### Annual interest rates

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 1 year)	6.39% p.a.	7.39% p.a. <sup>(i)</sup>

### Fixed Rate Investment Property Loan - fixed interest for 1 year

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	See Note 1	10.80% p.a.
\$20,000	4 years	See Note 1	9.83% p.a.
\$25,000	5 years	See Note 1	8.98% p.a.
\$30,000	5 years	See Note 1	8.65% p.a.
\$50,000	7 years	See Note 1	7.88% p.a.
\$70,000	25 years	See Note 1	7.53% p.a.
\$100,000	25 years	See Note 1	7.45% p.a.
\$130,000	25 years	See Note 1	7.41% p.a.
\$150,000	25 years	See Note 1	7.39% p.a.
\$200,000	25 years	See Note 1	7.35% p.a.
\$225,000	25 years	See Note 1	7.34% p.a.
\$250,000	25 years	See Note 1	7.33% p.a.
\$275,000	30 years	See Note 1	7.33% p.a.
\$300,000	30 years	See Note 1	7.33% p.a.

Note 1: For the fixed rate period of the loan, the interest rate will be 6.39% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

### Annual interest rates

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 2 years)	6.39% p.a.	7.29% p.a. <sup>(i)</sup>



<http://www.westpac.com.au/personal-banking/home-loans/fixed/fixed-rate-home-loan/>

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*Fixed Rate Investment Property Loan - fixed interest for 2 years*

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	See Note 2	10.51% p.a.
\$20,000	4 years	See Note 2	9.53% p.a.
\$25,000	5 years	See Note 2	8.71% p.a.
\$30,000	5 years	See Note 2	8.38% p.a.
\$50,000	7 years	See Note 2	7.65% p.a.
\$70,000	25 years	See Note 2	7.44% p.a.
\$100,000	25 years	See Note 2	7.36% p.a.
\$130,000	25 years	See Note 2	7.31% p.a.
\$150,000	25 years	See Note 2	7.29% p.a.
\$200,000	25 years	See Note 2	7.26% p.a.
\$225,000	25 years	See Note 2	7.25% p.a.
\$250,000	25 years	See Note 2	7.24% p.a.
\$275,000	30 years	See Note 2	7.25% p.a.
\$300,000	30 years	See Note 2	7.24% p.a.

Note 2: For the fixed rate period of the loan, the interest rate will be 6.39% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

*Annual interest rates*

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 3 years)	6.39% p.a.	7.21% p.a. <sup>(i)</sup>

*Fixed Rate Investment Property Loan - fixed interest for 3 years*

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	See Note 3	10.34% p.a.
\$20,000	4 years	See Note 3	9.36% p.a.
\$25,000	5 years	See Note 3	8.53% p.a.



<http://www.westpac.com.au/personal-banking/home-loans/fixed/fixed-rate-home-loan/>

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Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$30,000	5 years	See Note 3	8.19% p.a.
\$50,000	7 years	See Note 3	7.48% p.a.
\$70,000	25 years	See Note 3	7.35% p.a.
\$100,000	25 years	See Note 3	7.27% p.a.
\$130,000	25 years	See Note 3	7.23% p.a.
\$150,000	25 years	See Note 3	7.21% p.a.
\$200,000	25 years	See Note 3	7.17% p.a.
\$225,000	25 years	See Note 3	7.16% p.a.
\$250,000	25 years	See Note 3	7.15% p.a.
\$275,000	30 years	See Note 3	7.17% p.a.
\$300,000	30 years	See Note 3	7.16% p.a.

Note 3: For the fixed rate period of the loan, the interest rate will be 6.39% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

#### Annual interest rates

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 4 years)	6.89% p.a.	7.31% p.a. <sup>(i)</sup>

#### Fixed Rate Investment Property Loan - fixed interest for 4 years

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	6.89% p.a.	10.78% p.a.
\$20,000	4 years	6.89% p.a.	9.80% p.a.
\$25,000	5 years	See Note 4	8.90% p.a.
\$30,000	5 years	See Note 4	8.56% p.a.
\$50,000	7 years	See Note 4	7.76% p.a.
\$70,000	25 years	See Note 4	7.46% p.a.
\$100,000	25 years	See Note 4	7.38% p.a.



<http://www.westpac.com.au/personal-banking/home-loans/fixed/fixed-rate-home-loan/>

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Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$130,000	25 years	See Note 4	7.33% p.a.
\$150,000	25 years	See Note 4	7.31% p.a.
\$200,000	25 years	See Note 4	7.28% p.a.
\$225,000	25 years	See Note 4	7.27% p.a.
\$250,000	25 years	See Note 4	7.26% p.a.
\$275,000	30 years	See Note 4	7.27% p.a.
\$300,000	30 years	See Note 4	7.26% p.a.

Note 4: For the fixed rate period of the loan, the interest rate will be 6.89% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

### Annual interest rates

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 5 years)	6.89% p.a.	7.28% p.a. <sup>(i)</sup>

### Fixed Rate Investment Property Loan - fixed interest for 5 years

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	6.89% p.a.	10.78% p.a.
\$20,000	4 years	6.89% p.a.	9.80% p.a.
\$25,000	5 years	6.89% p.a.	8.88% p.a.
\$30,000	5 years	6.89% p.a.	8.55% p.a.
\$50,000	7 years	See Note 5	7.72% p.a.
\$70,000	25 years	See Note 5	7.43% p.a.
\$100,000	25 years	See Note 5	7.34% p.a.
\$130,000	25 years	See Note 5	7.30% p.a.
\$150,000	25 years	See Note 5	7.28% p.a.
\$200,000	25 years	See Note 5	7.25% p.a.
\$225,000	25 years	See Note 5	7.23% p.a.



<http://www.westpac.com.au/personal-banking/home-loans/fixed/fixed-rate-home-loan/>

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Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$250,000	25 years	See Note 5	7.23% p.a.
\$275,000	30 years	See Note 5	7.23% p.a.
\$300,000	30 years	See Note 5	7.23% p.a.

Note 5: For the fixed rate period of the loan, the interest rate will be 6.89% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

### Annual interest rates

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 6 years)	7.99% p.a.	7.82% p.a. <sup>(i)</sup>

### Fixed Rate Investment Property Loan - fixed interest for 6 years

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	7.99% p.a.	11.86% p.a.
\$20,000	4 years	7.99% p.a.	10.89% p.a.
\$25,000	5 years	7.99% p.a.	9.97% p.a.
\$30,000	5 years	7.99% p.a.	9.64% p.a.
\$50,000	7 years	See Note 6	8.77% p.a.
\$70,000	25 years	See Note 6	7.98% p.a.
\$100,000	25 years	See Note 6	7.89% p.a.
\$130,000	25 years	See Note 6	7.84% p.a.
\$150,000	25 years	See Note 6	7.82% p.a.
\$200,000	25 years	See Note 6	7.79% p.a.
\$225,000	25 years	See Note 6	7.78% p.a.
\$250,000	25 years	See Note 6	7.77% p.a.
\$275,000	30 years	See Note 6	7.73% p.a.
\$300,000	30 years	See Note 6	7.72% p.a.

Note 6: For the fixed rate period of the loan, the interest rate will be 7.99% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).



<http://www.westpac.com.au/personal-banking/home-loans/fixed/fixed-rate-home-loan/>

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## Annual interest rates

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 7 years)	7.99% p.a.	7.86% p.a. <sup>(i)</sup>

## Fixed Rate Investment Property Loan - fixed interest for 7 years

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	7.99% p.a.	11.86% p.a.
\$20,000	4 years	7.99% p.a.	10.89% p.a.
\$25,000	5 years	7.99% p.a.	9.97% p.a.
\$30,000	5 years	7.99% p.a.	9.64% p.a.
\$50,000	7 years	7.99% p.a.	8.78% p.a.
\$70,000	25 years	See Note 7	8.02% p.a.
\$100,000	25 years	See Note 7	7.93% p.a.
\$130,000	25 years	See Note 7	7.88% p.a.
\$150,000	25 years	See Note 7	7.86% p.a.
\$200,000	25 years	See Note 7	7.83% p.a.
\$225,000	25 years	See Note 7	7.82% p.a.
\$250,000	25 years	See Note 7	7.81% p.a.
\$275,000	30 years	See Note 7	7.77% p.a.
\$300,000	30 years	See Note 7	7.76% p.a.

Note 7: For the fixed rate period of the loan, the interest rate will be 7.99% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

## Annual interest rates

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 9 years)	7.99% p.a.	7.93% p.a. <sup>(i)</sup>



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*Fixed Rate Investment Property Loan - fixed interest for 9 years*

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	7.99% p.a.	11.86% p.a.
\$20,000	4 years	7.99% p.a.	10.89% p.a.
\$25,000	5 years	7.99% p.a.	9.97% p.a.
\$30,000	5 years	7.99% p.a.	9.64% p.a.
\$50,000	7 years	7.99% p.a.	8.78% p.a.
\$70,000	25 years	See Note 8	8.08% p.a.
\$100,000	25 years	See Note 8	8.00% p.a.
\$130,000	25 years	See Note 8	7.95% p.a.
\$150,000	25 years	See Note 8	7.93% p.a.
\$200,000	25 years	See Note 8	7.90% p.a.
\$225,000	25 years	See Note 8	7.89% p.a.
\$250,000	25 years	See Note 8	7.88% p.a.
\$275,000	30 years	See Note 8	7.83% p.a.
\$300,000	30 years	See Note 8	7.83% p.a.

Note 8: For the fixed rate period of the loan, the interest rate will be 7.99% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

*Annual interest rates*

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 10 years)	7.99% p.a.	7.96% p.a. <sup>(i)</sup>

*Fixed Rate Investment Property Loan - fixed interest for 10 years*

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	7.99% p.a.	11.86% p.a.
\$20,000	4 years	7.99% p.a.	10.89% p.a.
\$25,000	5 years	7.99% p.a.	9.97% p.a.



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Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$30,000	5 years	7.99% p.a.	9.64% p.a.
\$50,000	7 years	7.99% p.a.	8.78% p.a.
\$70,000	25 years	See Note 9	8.11% p.a.
\$100,000	25 years	See Note 9	8.03% p.a.
\$130,000	25 years	See Note 9	7.98% p.a.
\$150,000	25 years	See Note 9	7.96% p.a.
\$200,000	25 years	See Note 9	7.93% p.a.
\$225,000	25 years	See Note 9	7.92% p.a.
\$250,000	25 years	See Note 9	7.91% p.a.
\$275,000	30 years	See Note 9	7.86% p.a.
\$300,000	30 years	See Note 9	7.85% p.a.

Note 9: For the fixed rate period of the loan, the interest rate will be 7.99% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

### Annual interest rates

Loan	Annual rate	Comparison rate <sup>2</sup>
Fixed Rate Investment (fixed for 12 years)	8.19% p.a.	8.17% p.a. <sup>(i)</sup>

### Fixed Rate Investment Property Loan - fixed interest for 12 years

Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$15,000	4 years	8.19% p.a.	12.06% p.a.
\$20,000	4 years	8.19% p.a.	11.09% p.a.
\$25,000	5 years	8.19% p.a.	10.16% p.a.
\$30,000	5 years	8.19% p.a.	9.83% p.a.
\$50,000	7 years	8.19% p.a.	8.98% p.a.
\$70,000	25 years	See Note 10	8.32% p.a.
\$100,000	25 years	See Note 10	8.24% p.a.



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Amount of loan	Term	Annual interest rate	Comparison rate <sup>2</sup>
\$130,000	25 years	See Note 10	8.19% p.a.
\$150,000	25 years	See Note 10	8.17% p.a.
\$200,000	25 years	See Note 10	8.14% p.a.
\$225,000	25 years	See Note 10	8.13% p.a.
\$250,000	25 years	See Note 10	8.12% p.a.
\$275,000	30 years	See Note 10	8.06% p.a.
\$300,000	30 years	See Note 10	8.06% p.a.

Note 10: For the fixed rate period of the loan, the interest rate will be 8.19% p.a. After the fixed rate period the interest rate will be the Rocket Variable rate currently 7.36% p.a. (subject to change).

Special rates for [Interest Only in Advance](#) apply.

### Home loan package discount rates

You can receive a discount of 0.2% p.a. on the fixed rate investment home loan if you choose the [Premier Advantage Package](#). <sup>1</sup>

View [Fixed Rate Investment Property Loan essentials](#).

### Things you should know

1. The discount rate applies to loans of \$150,000 and above, effective 21 July 2008, and includes 'low doc' loans. Existing fixed loans are not eligible, unless the loan is refixed. Some exclusions apply. Discounted margin rate is subject to change.
2. The comparison rate for the Fixed Rate Investment Property Loan is based on a secured loan of \$150,000 over a term of 25 years. Warning: This comparison rate is true only for examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Discounted margin and interest rate are subject to change before settlement or before a rate is locked in. Fees and charges and normal credit criteria apply. Terms and Conditions apply and are available on request.
  - (i). This comparison rate is based on a secured loan of \$150,000 over the term of 25 years. Warning: The comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.



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## Options

### Take advantage of a [home loan package](#)

Receive an interest rate discount of 0.2% on any fixed portion of loans over \$150,000 under Westpac's home loan package. An annual package fee applies. <sup>1</sup>

### Consider other types of loans

[Combination loan](#) – split your loan between fixed and variable to give you both flexibility and certainty.

### Submit a low doc loan application

If you're [self-employed](#) and don't have documented proof of income, we can still help. You'll need to provide us with your registered business name along with your ABN and your last 12 months Business Activity Statements (BAS). Eligibility criteria apply.

### Repayment methods

- Principal, interest and fees loans can be paid monthly, fortnightly or weekly, direct debit is preferred
- Interest only and fees loans are available for up to 15 years. Repayments must be monthly by direct debit.

### Interest Only In Advance

Interest Only in Advance is a repayment option that offers fixed rate Investment Property Loan customers an additional interest rate discount for paying 12 months interest in advance. Special [Interest Only in Advance rates](#) apply.

### Things you should know

1. The discount rate applies to loans of \$150,000 and above, effective 21 July 2008, and includes 'low doc' loans. Existing fixed loans are not eligible, unless the loan is refixed. Some exclusions apply. Discounted margin rate is subject to change.



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## Links

- › <http://www.westpac.com.au/personal-banking/home-loans/home-loans-apply-now/>
- › Buying an investment property  
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- › How much can I borrow?  
<http://www.westpac.com.au/personal-banking/solutions/buying-a-property/buying-an-investment-property/how-much-can-i-borrow/>
- › Interest Only in Advance  
<http://www.westpac.com.au/personal-banking/home-loans/fixed/interest-only-advance/>
- › More Personal solutions  
<http://www.westpac.com.au/personal-banking/solutions/buying-a-property/>
- › Redraw Authority form (PDF 58kb)  
[http://www.westpac.com.au/docs/pdf/pb/Redraw\\_Authority](http://www.westpac.com.au/docs/pdf/pb/Redraw_Authority)
- › self-employed  
<http://www.westpac.com.au/personal-banking/home-loans/read-up-on/low-doc-loans/>
- › What do I need to know?  
<http://www.westpac.com.au/personal-banking/solutions/buying-a-property/buying-an-investment-property/what-should-i-know/>



<http://www.westpac.com.au/personal-banking/home-loans/fixed/fixed-rate-home-loan/>

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