Summerland Bank Loans

Home Loans

Whether you're buying your first home, looking to build or adding another investment property to your portfolio, our experienced team of lenders are here to help. With fast loan aprrovals, we pride ourselves on a personable and tailored service to suit you.

Eco Home Loan

Customers who chose to build or own environmentally sustainable properties receive a discounted rate – talk to us to find out if your property qualifies.

Variable Rate	Owner Occupied		Investment	
	Annual Percentage	Comparison Rate[5]	Annual Percentage	Comparison Rate[5]
≤60% LVR - Special Offer[1]	6.09%	6.15%	6.34%	6.40%
≤80% LVR - Special Offer[1]	6.24%	6.30%	6.49%	6.55%
Eco Home Loan[2]	6.79%	6.85%	7.04%	7.10%
≤85% LVR - First Home Buyer[3]	6.29%	6.35%	-	-
≤90% LVR - First Home Buyer[3]	6.54%	6.60%	-	-
≤95% LVR - First Home Buyer[4]	6.79%	6.85%	-	-

Basic Home Loan

A simple, no fuss home loan with redraw and a low ongoing rate.

Variable Rate	Owner Occupied		Investment	
	Annual Percentage	Comparison Rate[5]	Annual Percentage	Comparison Rate[5]
≤60% LVR - Special Offer[1]	6.14%	6.20%	6.34%	6.40%
≤80% LVR - Special Offer[1]	6.29%	6.35%	6.49%	6.55%
Basic Home Loan[2]	6.84%	7.00%	7.04%	7.20%
≤85% LVR - First Home Buyer[3]	6.34%	6.40%	-	-
≤90% LVR - First Home Buyer[3]	6.59%	6.65%	-	-
≤95% LVR - First Home Buyer[4]	6.84%	6.90%	-	-

Premium Home Loan

Feature packed loan with the benefits of an offset account as well as discounts on a range of other banking products including our credit cards.

Variable Rate	Owner Occupied		Investment	
	Annual Percentage	Comparison Rate[5]	Annual Percentage	Comparison Rate[5]
Premium Home Loan ≥500k				
≤60% LVR - Special Offer[1]	6.24%	6.60%	6.44%	6.80%
≤80% LVR - Special Offer[1]	6.44%	6.80%	6.59%	6.94%
≤85% LVR - First Home Buyer[3]	6.49%	6.84%	-	-
≤90% LVR - First Home Buyer[3]	6.74%	7.09%	-	-
≤95% LVR - First Home Buyer[4]	7.04%	7.39%	-	-
Premium Home Loan ≥250k				
≤60% LVR - Special Offer[1]	6.34%	6.70%	6.54%	6.89%
≤80% LVR - Special Offer[1]	6.49%	6.84%	6.69%	7.04%
≤85% LVR - First Home Buyer[3]	6.54%	6.89%	-	-
≤90% LVR - First Home Buyer[3]	6.79%	7.14%	-	-
≤95% LVR - First Home Buyer[4]	7.04%	7.39%	-	-
Premium Home Loan				
Premium Home Loan[2]	7.04%	7.39%	7.24%	7.58%

1. Special Offer available for minimum new loan amount $150,000, principal and interest repayments only, Loan to Valuation Ratio (LVR) limits apply. Eligibility for new lending for customers seeking both fixed and variable rates will be based on the combined loan amount.
2. Rate applicable to new loans that do not meet Special Offer criteria.
3. Rate applicable to eligible first home buyers for the purchase of an eligible first home for minimum new loan amount $150,000, principal and interest repayments only. Eligibility for new lending for customers seeking both fixed and variable rates will be based on the combined loan amount.
4. Rate applicable to eligible first home buyers for the purchase of an eligible first home where the new loan amount is ≤ $149,999 or the Loan to Valuation Ratio (LVR) >90%
5. The comparison rate 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.
6. Fixed rates are indicative only and can be varied up to the date of loan funding. Loan reverts to applicable variable rate on maturity of the fixed period.

These rates are effective as at 22 October 2026. v.2026.16

Products are issued by Regional Australia Bank Ltd trading as Summerland Bank (ABN 21 087 650 360). AFSL & Australian Credit Licence 241167. Rates are subject to change. Conditions, fees, and eligibility criteria may apply. Terms and Conditions available upon request. Interest rates are expressed as a percentage per annum, and interest is calculated daily unless otherwise stated.Summerland Bank is a trading name of Regional Australia Bank Ltd (ABN 21 087 650 360. AFSL & Australian Credit Licence 241167). Target market determination available on request at our branches.

Other Home Loans

Variable Rate	Owner Occupied		Investment	
	Annual Percentage	Comparison Rate[5]	Annual Percentage	Comparison Rate[5]
Standard Home Loan	8.36%	8.52%	8.83%	8.99%
Bridging Home Loan	9.61%	9.78%	-	-
Equity Extra Overdraft	10.22%	-	10.54%	-

Fixed Rate Home Loan

For those who want the certainty of a fixed interest rate and repayment for their preferred term – with added flexibility of a redraw facility.

Fixed Rate [6]	1 Year		2 Year		3 Year		4 Year		5 Year	
	Annual Percentage	Comparison[5] Rate	Annual Percentage	Comparison[5] Rate	Annual Percentage	Comparison[5] Rate	Annual Percentage	Comparison[5] Rate	Annual Percentage	Comparison[5] Rate
Owner Occupied										
≤60% LVR - Special Offer[1]	6.35%	6.85%	6.38%	6.80%	6.37%	6.76%	6.62%	6.82%	6.77%	6.87%
≤80% LVR - Special Offer[1]	6.39%	6.85%	6.42%	6.81%	6.41%	6.77%	6.66%	6.83%	6.81%	6.88%
Fixed Rate Home Loan[2]	6.39%	6.96%	6.42%	6.92%	6.41%	6.88%	6.66%	6.94%	6.81%	6.99%
≤95% LVR - First Home Buyer[3]	6.39%	6.85%	6.42%	6.81%	6.41%	6.77%	6.66%	6.83%	6.81%	6.88%
Investment										
≤60% LVR - Special Offer[1]	6.49%	7.04%	6.51%	6.99%	6.51%	6.94%	6.79%	7.00%	6.94%	7.05%
≤80% LVR - Special Offer[1]	6.54%	7.04%	6.57%	7.00%	6.57%	6.96%	6.94%	7.06%	7.09%	7.12%
Fixed Rate Home Loan[2]	6.54%	7.15%	6.57%	7.11%	6.57%	7.07%	6.94%	7.17%	7.09%	7.23%

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Personal and Car Loans

Variable Rate	Annual Percentage	Comparison Rate
Secured Personal Loan (fully secured by cash)	7.24%	7.84%[1]
Car Loans ($5,000 & above)	7.49%	8.15%[1]
Equity Plus Personal Loan	8.69%	9.28%[1]
ECO Personal Loan	7.59%	7.77%[1]
General Purpose Personal Loan ($3,000 & above)	11.49%	13.77%[2]
Everyday Overdraft	15.45%	-

1. The comparison rate is based on a secured loan of $30,000 over 5 years.

2. The comparison rate is based on a secured loan of $10,000 over 3 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.

Credit Cards

Variable Rate	Annual Percentage
Low Rate Credit Card	11.99%
Cash Advance Low Rate Credit Card	15.99%
Rewards Credit Card	18.99%
Cash Advance Rewards Credit Card	20.49%

Business and Rural Loans

Variable Rate	Annual Percentage	
	Residential Security	Non-Residential Security [2]
Business Loan	8.84%	9.79%
Business Standard Variable Rate Loan	9.36%	9.86%
Business Plus Overdraft	from 10.54%	from 11.54%

Fixed Rate [1]	1 Year	2 Year	3 Year	4 Year	5 Year
Residential Security	7.54%	7.57%	7.57%	7.94%	8.09%
Non-Residential Security	8.04%	8.07%	8.07%	8.44%	8.59%

1. Fixed rates are indicative only and can be varied up to the date of loan funding. Loan reverts to applicable variable rate on maturity of the fixed period.

2. Includes commercial, rural, and rural lifestyle properties over 30ha and under 60ha. Contact Summerland for property definitions.

Business loans do not include personal, domestic and household loans.

3. Redraw subject to limits, talk to your Lending Specialist for more details.

Important Terms

LVR – a *Loan to Valuation Ratio* compares the value of your property with the amount you've borrowed as a percentage

Offset – this feature allows you to link your Summerland transaction account to your loan. When we calculate the interest payable on your loan, we deduct the value you have in the account from your loan balance. This is a handy way to use maximise interest savings while keeping 24/7 access to your money.

Redraw – when you make additional repayments to your loan, we allow you to draw them back out again[3] this can be a handy way to park bulk savings for a rainy day.

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