Unity Bank

Home & Investment Loans

Effective 12th November 2026

Owner Occupied Home Loans	Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate[1]	Interest Rate	Comparison Rate[1]
Essential Worker Home Loan	6.30% p.a.	6.35% p.a.	N/A	N/A
First Home Buyer Home Loan	6.40% p.a.	6.45% p.a.	N/A	N/A
Vic Homebuyer (VHB) Home Loan	6.40% p.a.	6.43% p.a.	N/A	N/A
VHB Standard Variable	7.74% p.a.	7.77% p.a.	N/A	N/A
Advantage Home Loan (without offset)	6.59% p.a.	6.64% p.a.	6.79% p.a.	6.83% p.a.
Advantage Home Loan (with offset)	6.69% p.a.	6.74% p.a.	6.89% p.a.	6.93% p.a.
QLD Boost to Buy	6.40% p.a.	6.43% p.a.	N/A	N/A
Bridging Loan	N/A	N/A	8.85% p.a.	8.95% p.a.
Retirees Access Home Loan	N/A	N/A	9.75% p.a.	9.84% p.a.
Variable External Refinance	Interest Rate	Comparison Rate[1]	Interest Rate	Comparison Rate[1]
Momentum Home Loan (LVR < 60%)	6.24% p.a.	6.29% p.a.	N/A	N/A
Momentum Home Loan (LVR 60-80%)	6.34% p.a.	6.39% p.a.	N/A	N/A
Momentum Home Loan (LVR > 80%)	6.44% p.a.	6.49% p.a.	N/A	N/A
Fixed Rate Home Loans	Interest Rate	Comparison Rate[1]	Interest Rate	Comparison Rate[1]
1 Year Fixed Rate	6.50% p.a.	6.59% p.a.	6.65% p.a.	6.74% p.a.
2 Year Fixed Rate	6.35% p.a.	6.44% p.a.	6.65% p.a.	6.74% p.a.
3 Year Fixed Rate	6.35% p.a.	6.44% p.a.	6.65% p.a.	6.74% p.a.
4 Year Fixed Rate	6.50% p.a.	6.60% p.a.	6.80% p.a.	6.89% p.a.
5 Year Fixed Rate	6.55% p.a.	6.65% p.a.	6.80% p.a.	6.89% p.a.

Property Investor Home Loans	Principal & Interest		Interest Only	
Variable Rate Home Loans	Interest Rate	Comparison Rate[1]	Interest Rate	Comparison Rate[1]
Advantage Home Loan (without offset)	6.79% p.a.	6.84% p.a.	6.99% p.a.	7.03% p.a.
Advantage Home Loan (with offset)	6.89% p.a.	6.94% p.a.	7.09% p.a.	7.13% p.a.
Bridging Loan	N/A	N/A	9.35% p.a.	9.45% p.a.
SMSF Loan (Residential Security) (LVR < 80%)	7.40% p.a.	7.65% p.a.	7.60% p.a.	7.79% p.a.
SMSF Loan (Commercial Security) (LVR < 70%)	7.74% p.a.	8.03% p.a.	7.94% p.a.	8.17% p.a.
Variable External Refinance	Interest Rate	Comparison Rate[1]	Interest Rate	Comparison Rate[1]
Momentum Home Loan (LVR < 60%)	6.60% p.a.	6.65% p.a.	6.80% p.a.	6.84% p.a.
Momentum Home Loan (LVR 60-80%)	6.70% p.a.	6.75% p.a.	6.90% p.a.	6.94% p.a.
Momentum Home Loan (LVR > 80%)	6.80% p.a.	6.85% p.a.	7.00% p.a.	7.04% p.a.
Fixed Rate Home Loans	Interest Rate	Comparison Rate[1]	Interest Rate	Comparison Rate[1]
1 Year Fixed Rate	6.55% p.a.	6.65% p.a.	6.65% p.a.	6.75% p.a.
2 Year Fixed Rate	6.55% p.a.	6.65% p.a.	6.65% p.a.	6.75% p.a.
3 Year Fixed Rate	6.55% p.a.	6.65% p.a.	6.65% p.a.	6.75% p.a.
4 Year Fixed Rate	6.70% p.a.	6.80% p.a.	6.80% p.a.	6.90% p.a.
5 Year Fixed Rate	6.80% p.a.	6.89% p.a.	6.80% p.a.	6.90% p.a.

Eligibility criteria, terms and conditions and fees and charges apply. All applications are subject to a credit assessment. All applicable terms and conditions, and fees and charges, will be included in our formal loan offer.

1. Comparison rate based on $150,000 loan 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. For other comparison rates not shown above, please use the calculators located on our website or contact us.