



	Variable		Fixed		Offset
Product	Standard Variable	Simplicity PLUS	Fixed (1-5 years)	Fixed (7 & 10 years)	Offset
Description <sup>1</sup>	Our most flexible home loan with plenty of features to help suit your needs. You can offset your loan, pay it off early or access extra repayments you've made	Get a competitive variable interest rate and pay no ANZ set up or ongoing fees on your home loan. ANZ Simplicity PLUS is our basic variable rate home loan that still gives you the ability to make extra repayments to pay it off sooner	Our fixed rate home loan gives you the certainty of knowing what your repayments will be during the fixed period.	Our fixed rate home loan gives you the certainty of knowing what your repayments will be during the fixed period.	An offset account is a transaction account linked to an eligible home or investment loan. The money you have in this account can be used to 'offset' the amount you owe on that loan, and you'll only be charged interest on the difference.
Launched	Nov 1979	May 2008	Jul 1990	Jul 1999	March 1998
Loan approval fee	No	No	No	No	N/A
Loan admin charge /servicing fee	No	No	No	No	Yes <sup>3</sup>
Redraw	Yes	Yes	Yes (only after the fixed rate period has expired)	Yes (only after the fixed rate period has expired)	N/A
Offset available	Yes	No	1 year rate only	No	N/A
Advertised interest rate (<80% LVR, OO P&I) <sup>2</sup>	5.74% p.a.	4.79% p.a.	2yr: 5.79% p.a. 3yr: 6.19% p.a.	7yr & 10yr: 7.49% p.a.	N/A

1. Taken from ANZ's website as of 28 November 2022.

2. Interest rates as of 28 November 2022 on <https://www.anz.com.au/personal/home-loans/offers-and-rates/> . Simplicity PLUS rate is >70% and <80% LVR

3. A \$10 servicing fee applies per month per offset account.