

ZEUS

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Home Loan Rates

Effective 26.02.2026



Zeus Bolt

	LVR	Fixed term	Interest Rate 1	Comparison Rate 2	Max Loan Amount	Fees
	Owner Occupied (Principal & Interest)					
	≤ 80%	Variable	5.58%	5.83%		
	≤ 80%	1 Year	6.03%	5.87%		
	≤ 80%	2 Year	6.13%	5.93%		
	≤ 80%	3 Year	6.23%	6.01%		
	≤ 80%	4 Year	6.33%	6.09%		
	≤ 80%	5 Year	6.43%	6.19%		
	Owner Occupied (Interest Only)					
	≤ 80%	Variable	5.98%	6.23%		Annual Account Fee: \$250
	≤ 80%	1 Year	6.43%	6.27%		This is only charged once per borrower for all Zeus Bolt Loans
	≤ 80%	2 Year	6.53%	6.33%		Solicitor Documentation Fee: \$275
	≤ 80%	3 Year	6.63%	6.41%		Rapid Refinance Settlement Fee: \$300 (Optional)
	≤ 80%	4 Year	6.73%	6.49%		Fixed Rate Lock Fee: \$495 (optional)
	≤ 80%	5 Year	6.83%	6.59%		Valuation Fee: \$0.00
	Investment (Principal & Interest)					
	≤ 80%	Variable	5.88%	6.13%		Discharge Fee: \$595 plus third party costs 3
	≤ 80%	1 Year	6.33%	6.17%		
	≤ 80%	2 Year	6.43%	6.23%		
	≤ 80%	3 Year	6.53%	6.31%		
	≤ 80%	4 Year	6.63%	6.39%		
	≤ 80%	5 Year	6.73%	6.49%		
	Investment (Interest Only)					
	≤ 80%	Variable	6.28%	6.53%		
	≤ 80%	1 Year	6.73%	6.57%		
	≤ 80%	2 Year	6.83%	6.63%		
	≤ 80%	3 Year	6.93%	6.71%		
	≤ 80%	4 Year	7.03%	6.79%		
	≤ 80%	5 Year	7.13%	6.89%		
Zeus Bolt					\$3.5m or \$1.5m for Rapid Refinance	

Zeus Own

LVR	Fixed term	Interest Rate 1	Comparison Rate 2	Max Loan Amount	Fees
Owner Occupied (Principal & Interest)					
Zeus Own Owner Occupied	≤ 80%	Variable	5.58%	5.91%	Annual Account Fee: \$349 For all Zeus branded loans drawn down, this is not a package fee. Solicitor Documentation Fee: \$275 Lenders Protection Fee: LVR's greater than 80% (refer to table provided below) Fixed Rate Lock Fee: \$495 (optional) Valuation Fee: This fee will be waived for all residential applications received up to and including 30 June 2026. Discharge Fee: \$595 plus third party costs ³
	≤ 85%		5.93%	6.26%	
	≤ 90%		6.23%	6.55%	
	≤ 95%		6.83%	7.14%	
	≤ 80%	1 Year	6.03%	5.96%	
	≤ 85%		6.38%	5.99%	
	≤ 90%		6.68%	6.02%	
	≤ 95%	7.28%	6.08%		
	≤ 80%	2 Year	6.13%	6.02%	
	≤ 85%		6.48%	6.09%	
	≤ 90%		6.78%	6.15%	
	≤ 95%	7.38%	6.26%		
	≤ 80%	3 Year	6.23%	6.09%	
	≤ 85%		6.58%	6.19%	
	≤ 90%		6.88%	6.28%	
	≤ 95%	7.48%	6.45%		
	≤ 80%	4 Year	6.33%	6.18%	
	≤ 85%		6.68%	6.31%	
	≤ 90%		6.98%	6.42%	
	≤ 95%	7.58%	6.65%		
≤ 80%	5 Year	6.43%	6.28%		
≤ 85%		6.78%	6.44%		
≤ 90%		7.08%	6.57%		
≤ 95%	7.68%	6.85%			
Owner Occupied (Interest Only)					
≤ 80%	Variable	5.98%	6.31%	\$3.5m or \$2.0m regional	
≤ 85%		N/A			
≤ 90%		N/A			
≤ 95%		N/A			
≤ 80%	1 Year	6.43%	6.36%	\$3.5m or \$2.0m regional	
≤ 85%		N/A			
≤ 90%		N/A			
≤ 95%	N/A				
≤ 80%	2 Year	6.53%	6.42%	\$3.5m or \$2.0m regional	
≤ 85%		N/A			
≤ 90%		N/A			
≤ 95%	N/A				
≤ 80%	3 Year	6.63%	6.49%	\$3.5m or \$2.0m regional	
≤ 85%		N/A			
≤ 90%		N/A			
≤ 95%	N/A				
≤ 80%	4 Year	6.73%	6.58%	\$3.5m or \$2.0m regional	
≤ 85%		N/A			
≤ 90%		N/A			
≤ 95%	N/A				
≤ 80%	5 Year	6.83%	6.68%	\$3.5m or \$2.0m regional	
≤ 85%		N/A			
≤ 90%		N/A			
≤ 95%	N/A				

Lenders Protection Fee		
Zeus Own	>0-60%	0.00%
	>60-65%	0.00%
	>65-70%	0.00%
	>70-75%	0.00%
	>75-80%	0.00%
	>80-81%	1.25%
	>81-82%	1.50%
	>82-83%	1.75%
	>83-84%	2.00%
	>84-85%	2.25%
	>85-86%	2.50%
	>86-87%	2.75%
	>87-88%	3.00%
	>88-89%	3.25%
	>89-90%	3.50%
	>90-91%	4.00%
	>91-92%	4.50%
	>92-93%	4.75%
	>93-94%	5.00%
	>94-95%	5.25%

Calculated as a % of the total loan amount, and payable in full on settlement via borrower funds or capitalised within the product LVR and loan amount.

Zeus Own

LVR	Fixed term	Interest Rate 1	Comparison Rate 2	Max Loan Amount	Fees
Investment (Principal & Interest)					
≤ 80%	Variable	5.88%	6.21%	≤ 70% \$3.5m or \$3.0m regional ≤ 80% \$3.5m or \$2.0m regional ≤ 90% \$3.0m or \$0.0m regional ≤ 95% \$2.0m or \$0.0m regional	Annual Account Fee: \$349 For all Zeus branded loans drawn down, this is not a package fee. Solicitor Documentation Fee: \$275 Lenders Protection Fee: LVR's greater than 80% (refer to table provided below) Fixed Rate Lock Fee: \$495 (optional) Valuation Fee: This fee will be waived for all residential applications received up to and including 30 June 2026. Discharge Fee: \$595 plus third party costs 3
≤ 85%		6.23%	6.56%		
≤ 90%		6.53%	6.85%		
≤ 95%		7.13%	7.44%		
≤ 80%	1 Year	6.33%	6.26%		
≤ 85%		6.68%	6.29%		
≤ 90%		6.98%	6.32%		
≤ 95%		7.58%	6.38%		
≤ 80%	2 Year	6.43%	6.32%		
≤ 85%		6.78%	6.39%		
≤ 90%		7.08%	6.45%		
≤ 95%		7.68%	6.56%		
≤ 80%	3 Year	6.53%	6.39%		
≤ 85%		6.88%	6.49%		
≤ 90%		7.18%	6.58%		
≤ 95%		7.78%	6.75%		
≤ 80%	4 Year	6.63%	6.48%		
≤ 85%		6.98%	6.61%		
≤ 90%		7.28%	6.72%		
≤ 95%		7.88%	6.95%		
≤ 80%	5 Year	6.73%	6.58%		
≤ 85%		7.08%	6.74%		
≤ 90%		7.38%	6.87%		
≤ 95%		7.98%	7.15%		
Investment (Interest Only)					
≤ 80%	Variable	6.28%	6.61%	≤ 70% \$3.5m or \$3.0m regional ≤ 80% \$3.5m or \$2.0m regional ≤ 90% \$3.0m or \$0.0m regional	Annual Account Fee: \$349 For all Zeus branded loans drawn down, this is not a package fee. Solicitor Documentation Fee: \$275 Lenders Protection Fee: LVR's greater than 80% (refer to table provided below) Fixed Rate Lock Fee: \$495 (optional) Valuation Fee: This fee will be waived for all residential applications received up to and including 30 June 2026. Discharge Fee: \$595 plus third party costs 3
≤ 85%		6.63%	6.95%		
≤ 90%		6.93%	7.25%		
≤ 95%		N/A			
≤ 80%	1 Year	6.73%	6.66%		
≤ 85%		7.08%	6.69%		
≤ 90%		7.38%	6.72%		
≤ 95%		N/A			
≤ 80%	2 Year	6.83%	6.72%		
≤ 85%		7.18%	6.79%		
≤ 90%		7.48%	6.85%		
≤ 95%		N/A			
≤ 80%	3 Year	6.93%	6.79%		
≤ 85%		7.28%	6.89%		
≤ 90%		7.58%	6.98%		
≤ 95%		N/A			
≤ 80%	4 Year	7.03%	6.88%		
≤ 85%		7.38%	7.01%		
≤ 90%		7.68%	7.12%		
≤ 95%		N/A			
≤ 80%	5 Year	7.13%	6.98%		
≤ 85%		7.48%	7.14%		
≤ 90%		7.78%	7.28%		
≤ 95%		N/A			

Lenders Protection Fee		
Zeus Own	>0-60%	0.00%
	>60-65%	0.00%
	>65-70%	0.00%
	>70-75%	0.00%
	>75-80%	0.00%
	>80-81%	1.75%
	>81-82%	2.00%
	>82-83%	2.25%
	>83-84%	2.50%
	>84-85%	2.75%
	>85-86%	3.00%
	>86-87%	3.25%
	>87-88%	3.50%
	>88-89%	3.75%
	>89-90%	4.00%
	>90-91%	4.50%
	>91-92%	5.00%
	>92-93%	5.25%
	>93-94%	5.50%
	>94-95%	5.75%
Lender Protection Fee	Calculated as a % of the total loan amount, and payable in full on settlement via borrower funds or capitalised within the product LVR and loan amount.	

Zeus Build

LVR	Interest Rate 1	Comparison Rate 2	Max Loan Amount	Fees
Owner Occupied				Annual Account Fee: \$349 For all Zeus branded loans drawn down (this is not a package fee) Solicitor Documentation Fee: \$275 Construction Administration Fee: \$880 Construction Risk Fee: LVR's greater than 80% (refer to table provided below) Valuation Fee: Waived for Residential Valuations If the valuation fee exceeds \$300 (incl GST) or if the application is withdrawn, the fee is non-waivable.
Interest Only for the construction period (maximum 18 months) then converting to Principal and Interest (Zeus Own Rate)				
Zeus Build	≤ 80%	5.98%	6.37%	
	≤ 85%	6.33%	6.72%	
	≤ 90%	6.63%	7.01%	
	≤ 95%	7.23%	7.61%	
Investment				
Interest Only for the construction period (maximum 18 months) then converting to Principal and Interest (Zeus Own Rate)				
Zeus Build	≤ 80%	6.28%	6.67%	
	≤ 85%	6.63%	7.01%	
	≤ 90%	6.93%	7.31%	
	≤ 95%	7.53%	7.91%	
≤ 70% \$3.5m or \$3.0m regional ≤ 80% \$3.5m or \$2.0m regional ≤ 90% \$3.0m or \$0.0m regional ≤ 95% \$2.0m or \$0.0m regional				

Construction Risk Fee			
	Owner Occupied	Investment	
Zeus Build Construction Risk Fee	>0-60%	0.00%	0.00%
	>60-65%	0.00%	0.00%
	>65-70%	0.00%	0.00%
	>70-75%	0.00%	0.00%
	>75-80%	0.00%	0.00%
	>80-81%	1.50%	2.00%
	>81-82%	1.75%	2.25%
	>82-83%	2.00%	2.50%
	>83-84%	2.25%	2.75%
	>84-85%	2.50%	3.00%
	>85-86%	2.75%	3.25%
	>86-87%	3.00%	3.50%
	>87-88%	3.25%	3.75%
	>88-89%	3.50%	4.00%
	>89-90%	3.75%	4.25%
	>90-91%	4.25%	4.75%
	>91-92%	4.75%	5.25%
>92-93%	5.00%	5.50%	
>93-94%	5.25%	5.75%	
>94-95%	5.50%	6.00%	
Calculated as a % of the total loan amount, and payable in full on settlement via borrower funds or capitalised within the product LVR and loan amount.			

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Important Information

1 Rates shown apply to new eligible owner-occupied and investment home loans only, up to 80% LVR inclusive of fees and charge, loan amounts up to \$3,500,000, and a maximum of \$1,500,000 for Rapid Refi). All applicants need to be permanent residents or Australian citizens and refinancing their existing owner-occupied and investment home loan. Rates are subject to change without notice. Existing borrowers may have different interest rates which are dependent on the rate offered to the borrower at the date when a home loan settled and any reductions or increases the lender decides to make on the existing loan over time. Accordingly, there is not one standard variable rate that applies to all Zeus home loans and existing customers can confirm their current rate(s) by logging in to internet banking or by contacting customer service. Terms, conditions, and eligibility criteria apply.

2 Comparison rates are based on a \$150,000 loan amount 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.

3 Discharge fee is waived if the loan runs to full term.

Terms and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice.