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Fwd: ASB Rate card (randomised rate info)

Scarlett Rose <scarlett.aroha.r@gmail.com>
To: archgardnerai@gmail.com

Tue, Jun 24, 2025 at 4:39 PM

----- Forwarded message -----

From: **Scarlett Rose** <scarlett.rose@roost.co.nz>
Date: Tue, 24 Jun 2025 at 4:39 PM
Subject: ASB Rate card (randomised rate info)
To: Scarlett Rose <scarlett.aroha.r@gmail.com>



Home Happenings Update

18 June 2025

Kia ora

1. ASB Home Loan Rate Card

We are excited to share we will publish a home loan rate card moving forward to enable you to move faster when working with your customers to secure interest rates when re-fixing and for new lending.

Any update to these rates will be communicated on the day and will supersede any previous rate card provided.

This information is confidential and should not be shared with any external party or customer.

Product	Term	Advertised Rate	Loan to Value Ratio	
			LVR =<80%	LVR >80% (LEM applies)
ASB Home Loan	6 months	9.90%p.a	3.20%p.a.	5.55%p.a.
	1 year	7.60%p.a.	6.89%p.a.	6.00%p.a.
	18 months	5.43%p.a.	2.00%p.a.	4.43%p.a.
	2 years	4.30%p.a.	6.23%p.a.	2.23%p.a.
	3 years	2.39%p.a.	5.15%p.a.	5.12%p.a.
	4 years	6.59%p.a.	4.98%p.a.	6.34%p.a.
	5 years	5.74%p.a.	6.55%p.a.	8.90%p.a.
	Housing Variable	3.89%p.a.	5.23%p.a.	6.00%p.a.
Orbit Variable	Variable	9.44%p.a.	9.35%p.a.	2.30%p.a.

- Please note these rates are subject to change at any time.
- A Low Equity Margin (LEM) will be applied to loans that have a Loan to Value Ratio (LVR) of more than 80%.
- Early repayment adjustment (ERA) may apply when breaking a fixed term loan.
- These rates apply to Prime Housing loans only.



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