

# December Wrap-Up

As we close out 2025, it's clear this spring selling season has been one for the books. Vendors have enjoyed strong results, with property prices climbing across the country, driven by lean housing supply and sustained buyer demand.

## Market & Rate Update

The Reserve Bank of Australia (RBA) kept the cash rate on hold at 3.60% in November following hotter-than-expected inflation data. With trimmed mean inflation sitting at 3%, hopes for another rate cut this year have faded—and some experts even suggest the next move could be upward.

That said, borrowers have already benefited from three rate cuts in 2025 (February, May, and August), and competition among lenders remains fierce. If you haven't reviewed your home loan recently, now is the perfect time for a health check.

## Property Values Snapshot

Home values surged 1.1% nationally in October, marking the fastest monthly growth in over two years. Every capital city recorded gains, with Perth (+1.9%) and Queensland (+1.8%) leading the charge. Regional markets also saw their strongest performance since March 2022. Here's how the states performed:

| All dwellings | Auctions | Clearance Rate | Private Sale | Monthly home values change |
|---------------|----------|----------------|--------------|----------------------------|
| VIC           | 519      | 61%            | 1499         | ▲ 0.9%                     |
| NSW           | 1339     | 57%            | 2024         | ▲ 0.7%                     |
| ACT           | 128      | 62%            | 118          | ▲ 0.6%                     |
| QLD           | 282      | 54%            | 1128         | ▲ 1.8%                     |
| WA            | 15       | 60%            | 540          | ▲ 1.9%                     |
| NT            | 7        | 71%            | 22           | ▲ 1.6%                     |
| TAS           | 1        | 100%           | 174          | ▲ 0.4%                     |
| SA            | 144      | 74%            | 356          | ▲ 1.4%                     |

*\*Auction clearance rates current as of 03 November 2025.*

## Lender Highlights

- **ME Bank Cashback**  
Offering \$3,000 cashback for aggregate lending of \$750K+—a great incentive for refinancers and upgraders.
- **ANZ Summer Pricing Campaign**  
ANZ has launched highly competitive rates heading into summer, with pricing as low as 5.19% for \$3M+ lending
- **Government 5% Deposit Scheme**  
Places are now uncapped, income caps removed, and property price caps increased, making it easier for first-home buyers to enter the market without paying LMI.  
*Demand is high, so expect extended turnaround times.*

## Looking Ahead

If you're planning a purchase before Christmas or early in the new year, now is the time to secure pre-approval. With strong lender competition and government support schemes in play, opportunities abound - but timing is key.

Ready to explore your options?




Get in touch today for a tailored strategy and let's make your property goals happen.

Whether you're looking to refinance, purchase, or would like help finding the best property for your needs, our team is here to guide you through your next steps with expert advice. To speak with us, contact our lending and property specialists on **03 8508 7800**

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## ≤\$500K Home Loan (P&I Variable)

| Lender                      |  MACQUARIE   |                                     |    |
|-----------------------------|---|--|---|
| <b>Product Name</b>         | Offset Home Loan Package Variable (P & I) - Owner Occupied  | Flexible Home Loan Variable (Member Package) (P & I) - Owner Occupied  | Flex Home Loan Variable (P & I) - Owner Occupied  |
| <b>Loan Amount</b>          | \$500,000   | \$500,000  | \$500,000   |
| <b>Interest Rate(s)</b>     | 5.34% 30 yrs (var)  | 5.34% 30 yrs (var)   | 5.39% 30 yrs (var)  |
| <b>Repayments</b>           | \$2,789/month 30 yrs  | \$2,789/month 30 yrs   | \$2,805/month 30 yrs  |
| <b>Features</b>             | <p>Extra Repay: Unlimited for variable rate loans.</p> <p>Redraw: Redraw available for variable products</p> <p>Offset: 100% offset is available. Offset account can be linked to one variable loan account and is not available on fixed loan split.</p> | <p>Offset: 100% offset</p> <p>Redraw: Free. Minimum redraw amount is \$500</p> <p>Extra Repay</p>                    | <p>Extra Repay: Ability to make extra repayments</p> <p>Offset: 100% interest offset on up to 10 ubank accounts</p> <p>Redraw: Make and redraw additional payments at no extra cost</p> |
| <b>App Fee</b>              | Legal: \$350  | Settlement: \$250  | Other: \$250  |
| <b>Monthly Fee</b>          | \$0   | \$0  | \$0   |
| <b>Annual Fee</b>           | \$248   | \$395  | \$250   |
| <b>Discharge Fees</b>       | Payable if you request a full discharge of any Mortgage, in addition to any third party fees. : \$400.00  | Security discharge preparation fee: Payable when we prepare a discharge of mortgage. Charged per property : \$350.00 | \$300 per property: \$300.00  |
| <b>Total Interest</b>       | \$504,024   | \$504,024  | \$509,632   |
| <b>Total Monthly Fees</b>   | \$0   | \$0  | \$0   |
| <b>Total of Annual Fees</b> | \$7,440   | \$11,850   | \$7,500   |
| <b>Total Setup Costs</b>    | \$350   | \$250  | \$250   |
| <b>Loan Term</b>            | 30yrs   | 30yrs  | 30yrs   |
| <b>Total Loan Cost</b>      | \$511,814   | \$516,124  | \$517,382   |
| <b>Saving</b>               | n/a   | n/a  | n/a   |
| <b>Comparative Saving</b>   | <b>\$5,568</b>  | <b>\$1,258</b>   | <b>\$0</b>  |

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## ≤\$500K Home Loan (Fixed 2 yrs.)

| Lender               |   |    |   |
|----------------------|--|--|--|
| Product Name         | Home Package Plus Fixed **Special Offer** (P & I) - Owner Occupied   | Standard Fixed (No Offset) (P & I) - Owner Occupied  | Fixed Rate Loan (Split with Orange Advantage) (P & I) - Owner Occupied   |
| Loan Amount          | \$500,000  | \$500,000  | \$500,000  |
| Interest Rate(s)     | 5.09% 2 yrs (fixed)<br>5.09% 28 yrs (var)  | 5.19% 2 yrs (fixed)<br>5.19% 28 yrs (var)  | 5.19% 2 yrs (fixed)<br>5.19% 28 yrs (var)  |
| Repayments           | \$2,712/month 2 yrs<br>\$2,712/month 28 yrs  | \$2,742/month 2 yrs<br>\$2,742/month 28 yrs  | \$2,742/month 2 yrs<br>\$2,742/month 28 yrs  |
| Features             | Extra Repay: Additional repayments of up to \$500 per month can be made before fees apply. EPIA (Early Payment Interest Adjustment) may apply if the monthly pre-payment amount is exceeded. | Extra Repay: Yes (Early Repayment Costs may apply ANZ will not charge a fee if repayments do not exceed 5%, or \$5000 of loan balance at the start of the current fixed rate period; whichever is less, in each year.) | Extra Repay: Additional repayments of less than \$10,000 in any 1-year period without incurring break costs.   |
| App Fee              |  |  | Settlement: \$350  |
| Monthly Fee          | \$0  | \$0  | \$0  |
| Annual Fee           | \$0  | \$0  | \$299  |
| Discharge Fees       | Loan Finalisation Fee: Applies when a loan is paid out in full. : \$350.00   | Discharge Fee : \$160.00   | Full or Partial Discharge: \$250 plus additional legal costs, government charges or other fees may be payable. Break costs may apply to Fixed Rate Loans: \$250.00 |
| Total Interest       | \$476,204  | \$487,288  | \$487,288  |
| Total Monthly Fees   | \$0  | \$0  | \$0  |
| Total of Annual Fees | \$0  | \$0  | \$8,970  |
| Total Setup Costs    | \$0  | \$0  | \$350  |
| Loan Term            | 30yrs  | 30yrs  | 30yrs  |
| Total Loan Cost      | \$476,204  | \$487,288  | \$496,608  |
| Saving               | n/a  | n/a  | n/a  |
| Comparative Saving   | \$20,404   | \$9,320  | \$0  |

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## ≤\$500K Investment Loan (P&I Variable)

| Lender               |  MACQUARIE  |                                     |   |
|----------------------|--|--|--|
| Product Name         | Offset Home Loan Package Variable (P & I) - Investment   | Flexible Home Loan Variable (Member Package) (P & I) - Investment  | Flex Home Loan Variable (P & I) - Investment   |
| Loan Amount          | \$500,000  | \$500,000  | \$500,000  |
| Interest Rate(s)     | 5.44% 30 yrs (var)   | 5.44% 30 yrs (var)   | 5.49% 30 yrs (var)   |
| Repayments           | \$2,820/month 30 yrs   | \$2,820/month 30 yrs   | \$2,836/month 30 yrs   |
| Features             | Offset: 100% offset is available. Offset account can be linked to one variable loan account and is not available on fixed loan split.<br><br>Redraw: Redraw available for variable products<br><br>Extra Repay: Unlimited for variable rate loans. | Offset: 100% offset<br><br>Redraw: Free. Minimum redraw amount is \$500<br><br>Extra Repay                           | Offset: 100% interest offset on up to 10 ubank accounts<br><br>Redraw: Make and redraw additional payments at no extra cost<br><br>Extra Repay: Ability to make extra repayments |
| App Fee              | Legal: \$350   | Settlement: \$250  | Other: \$250   |
| Monthly Fee          | \$0  | \$0  | \$0  |
| Annual Fee           | \$248  | \$395  | \$250  |
| Discharge Fees       | Payable if you request a full discharge of any Mortgage, in addition to any third party fees. : \$400.00   | Security discharge preparation fee: Payable when we prepare a discharge of mortgage. Charged per property : \$350.00 | \$300 per property: \$300.00   |
| Total Interest       | \$515,254  | \$515,254  | \$520,891  |
| Total Monthly Fees   | \$0  | \$0  | \$0  |
| Total of Annual Fees | \$7,440  | \$11,850   | \$7,500  |
| Total Setup Costs    | \$350  | \$250  | \$250  |
| Loan Term            | 30yrs  | 30yrs  | 30yrs  |
| Total Loan Cost      | \$523,044  | \$527,354  | \$528,641  |
| Saving               | n/a  | n/a  | n/a  |
| Comparative Saving   | <b>\$5,597</b>   | <b>\$1,287</b>   | <b>\$0</b>   |

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## ≤\$500K Investment Loan (Interest Only)

| Lender                      |  MACQUARIE   |  Westpac                               |  ING   |
|-----------------------------|---|--|---|
| <b>Product Name</b>         | Offset Home Loan Package Variable (Interest Only) - Investment  | Rocket Repay Variable (PAP) (Interest Only) - Investment   | Orange Advantage Variable (Interest Only) - Investment  |
| <b>Loan Amount</b>          | \$500,000   | \$500,000  | \$500,000   |
| <b>Interest Rate(s)</b>     | 5.65% 5 yrs (var) (i/o)<br>5.65% 25 yrs (var)   | 5.65% 5 yrs (var) (i/o)<br>5.65% 25 yrs (var)  | 5.69% 5 yrs (var) (i/o)<br>5.69% 25 yrs (var)   |
| <b>Repayments</b>           | \$2,354/month 5 yrs (i/o)<br>\$3,115/month 25 yrs   | \$2,354/month 5 yrs (i/o)<br>\$3,115/month 25 yrs  | \$2,371/month 5 yrs (i/o)<br>\$3,127/month 25 yrs   |
| <b>Features</b>             | Offset: 100% offset is available. Offset account can be linked to one variable loan account and is not available on fixed loan split.<br><br>Redraw: Redraw available for variable products | Interest Only : Maximum interest only (IO) repayment period is 10 years.<br><br>Redraw: Available. No fees<br><br>Offset | Redraw: No minimum redraw. redraw available via BPAY, Online and Phone Banking.<br><br>Offset: 100% interest offset facility when linked to an Orange Everyday transaction account. |
| <b>App Fee</b>              | Legal: \$350  |  | Settlement: \$350   |
| <b>Monthly Fee</b>          | \$0   | \$0  | \$0   |
| <b>Annual Fee</b>           | \$248   | \$395  | \$299   |
| <b>Discharge Fees</b>       | Payable if you request a full discharge of any Mortgage, in addition to any third party fees. : \$400.00  | : \$350.00   | Full or Partial Discharge: \$250 plus additional legal costs, government charges or other fees may be payable: \$250.00   |
| <b>Total Interest</b>       | \$141,250   | \$141,250  | \$142,250   |
| <b>Total Monthly Fees</b>   | \$0   | \$0  | \$0   |
| <b>Total of Annual Fees</b> | \$1,240   | \$1,975  | \$1,495   |
| <b>Total Setup Costs</b>    | \$350   | \$0  | \$350   |
| <b>Loan Term</b>            | 30yrs   | 30yrs  | 30yrs   |
| <b>Total Loan Cost</b>      | \$142,840<br>Balance at 5.0 yrs: \$500,000  | \$143,225<br>Balance at 5.0 yrs: \$500,000   | \$144,095<br>Balance at 5.0 yrs: \$500,000  |
| <b>Saving</b>               | n/a   | n/a  | n/a   |
| <b>Comparative Saving</b>   | \$1,255   | \$870  | \$0   |

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