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## ANZ announces cut to variable home loan rates

ANZ today announced it will lower interest rates for variable rate home loan customers following the Reserve Bank of Australia's decision to decrease the official cash rate today.

Variable interest rates across ANZ's Australian home loans will decrease by 0.25%pa, effective 22 August 2025. ANZ continues to review other interest and deposit rates.

Acting Group Executive Australia Retail, Bruce Rush said: "We're pleased to reduce our variable home loan rates at a time when a number of homeowners still need some extra breathing room. As we pass on further rate relief to our customers, some will use it to help take the pressure off their everyday expenses, while others will take the opportunity to keep their existing repayments and get ahead on their home loan.

"Over the last few years Australians have met uncertainty with resilience – but that doesn't mean the pressure has eased for everyone. We're here to help with real, practical support. If you're feeling stretched, please don't wait – talk to us early so we can help find a way forward," Mr Rush added.

ANZ's current home loan rates and resources to help manage home loans are available on our website.

Customers looking to better understand their home loan can:

- visit our [Manage your loan page](#) for information about options to take control of their home loan and repayments. If customers wish, they can request to make adjustments to their direct loan repayment after the change to their minimum loan repayment becomes effective;
- access our [Home loan repayment calculator](#), which enables customers to see how this change may affect their repayments;
- undertake a free [Home loan check-in](#) which can help customers to understand their options for their home loan;
- learn more about either wholly or partially fixing their home loan interest rate, which may assist some customers with more repayment certainty;
- use the [ANZ Budget Planner](#) to help customers understand their spending and plan for the future;
- enquire about [home loan repayment support](#).

ANZ considers a range of factors in making decisions regarding our interest rates, including the impact on customers, the change in the official cash rate, business performance and competitive pressures.

Customers looking for further assistance can refer to [Home loan interest rate changes](#) at anz.com, message us in the ANZ App or ANZ Plus app, call ANZ Home Loans on 13 25 99 (Mon-Fri 8am-7pm AEST) or visit any ANZ branch.

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