News Release

For Release: 4 November 2026

ANZ announces changes to variable home loan and deposit rates

ANZ today announced it will increase interest rates for variable home loan and some deposit customers following the Reserve Bank of Australia's decision to increase the official cash rate yesterday.

Variable interest rates across ANZ's Australian home loans will increase by 0.25% p.a., effective 13 November 2026.

ANZ will also increase the bonus rate available to eligible savings customers on the ANZ Plus Growth Saver by 0.25% p.a. bringing the total rate (standard rate plus bonus rate) to 5.60% p.a. effective 13 November 2026. ANZ continues to review other deposit rates.

ANZ Group Executive Australia Retail, Pedro Rodeia, said: "In response to the latest cash rate decision, we will change both our variable home loan rate and ANZ Plus Growth Saver bonus rate.

"We encourage customers to engage with us early, whether they're reviewing their finances, planning ahead or simply wanting to better understand their options. Home loan customers don't need to wait until they're facing a challenge to start the conversation. Our teams are here to provide guidance and help customers make informed financial decisions with confidence.

"With many customers focused on building their savings and getting more from their everyday finances, today's change will also deliver higher returns for our ANZ Plus Growth Saver customers. It's one of the ways we're helping customers grow their savings and make progress towards their financial goals," Mr Rodeia concluded.

A 0.25% p.a. increase to variable home loan rates will increase monthly repayments by approximately $79 on a variable home loan of $500,000 for an owner occupier loan with principal and interest repayments.

ANZ has several tools available to help customers better understand the changes and their home loans, including:*

- visit our Manage your loan page, which makes it easier to understand and take control of their home loan and repayments
- 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 could help customers to review their home loan options
- 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; and
- enquire about home loan repayment support

*ANZ Plus customers looking for tools or assistance with their ANZ Plus home loan or ANZ Plus accounts should refer to anz.com/plus or message us in the ANZ Plus app.

Customers looking for further assistance can search 'home loan interest rate changes' on anz.com, message us in the ANZ App, call ANZ Home Loans on 13 25 99 (Mon-Fri 8am-7pm AEDT) or visit any ANZ branch.

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.

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