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ANZ to change variable home loan rates

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

Variable interest rates across ANZ's Australian home loans will increase by 0.25% p.a., effective 13 February 2026. ANZ continues to review other interest rates.

ANZ Group Executive Australia Retail, Pedro Rodeia, said: "We know customers impacted by the rate increase will want to understand more about what this change means for them and their budgets. We have a range of tools customers can use to learn more about how this change may affect their home loan repayments, or to help budget and plan for their future.

"If you're feeling challenged, we encourage you to reach out early so we can work with you to create a plan that suits your situation. Our team is here to support you and help navigate these changes with confidence," 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 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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