

Fixed Rate Home Loan

A fixed rate loan can help you plan ahead. If you want the certainty of knowing what your loan repayments will be, or if you are concerned about future interest rate rises, you may wish to consider a fixed rate loan.

Effective: 1 September 2026

About the loan	When buying your own home or an investment property, taking out a home loan with a fixed interest rate helps give you the certainty of knowing what your repayments will be each month and how much interest you will pay for the fixed rate period. When you choose a fixed rate home loan, both you and Newcastle Permanent have agreed that you will pay interest at a set rate for a certain period of time. For example, a rate of 5% per year for 3 years. However, it's important that you make sure a home loan with a fixed rate period is right for you and that you understand the potential risks and costs. There may be situations where you need to 'break' your fixed loan, for example if you sell your property before your fixed rate period has come to an end. When this happens you may have to pay a Break Cost which could be high - sometimes tens of thousands of dollars. Refer to our 'Break Costs and Fixed Interest Rate Guide' for more information.
Fixed rate terms	1, 2, 3, 4 or 5 years. At the end of the fixed rate term, this loan reverts to the Real Deal Home Loan variable rate. At this time you can choose to re-fix your loan for a further term or continue on a variable interest rate.
Establishment fee	\$595.
Ongoing account keeping fees	Nil.
Maximum amount you can borrow	Up to 95% of the value of the property.
Maximum loan term	30 years.
Repayment frequencies	Weekly, fortnightly or monthly repayments. For convenience, you can set up an automatic transfer.
Repayment options	Principal and Interest repayments, or you may prefer Interest Only repayments (for up to 5 years).
Split loan	You can combine this loan with other Newcastle Permanent loan products including: – Premium Plus Package Home Loan; – Real Deal Home Loan.
Additional repayments	Yes. You can make regular additional repayments and extra lump sum payments up to \$25,000 per calendar year during the fixed rate period. Break Costs may apply if the loan is paid out, or if you make additional repayments of more than \$25,000 in a calendar year, during the fixed rate period.
Mortgage repayment holiday	Yes. As long as there are enough additional funds in the loan account to meet the regular payments.
Redraws	Not available.
Portability	Yes. You can keep the same loan when it comes time to sell your existing property and purchase a new one.

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Account terms, conditions, fees, charges and credit criteria apply. Terms and Conditions are available at newcastlepermanent.com.au/terms or upon request, and will be included with any loan offer.