

# Monthly repayments guide

This table shows how different property prices and interest rates will impact your home loan repayments.

It's a handy tool that helps you narrow down the properties you might be able to afford, and is a great tool when starting your property search.

Monthly repayments (principal and interest)

Loan \$000s	250	300	350	400	450	500	550	600	650	700	750	800	850	900	950	1,000	+10K
<b>3.00%pa</b>	1,054	1,264	1,475	1,686	1,897	2,108	2,318	2,529	2,740	2,951	3,162	3,372	3,583	3,794	4,005	4,216	30
<b>3.25%pa</b>	1,088	1,305	1,523	1,740	1,958	2,176	2,393	2,611	2,828	3,046	3,264	3,481	3,699	3,916	4,134	4,352	32.5
<b>3.50%pa</b>	1,122	1,347	1,571	1,796	2,020	2,245	2,469	2,694	2,918	3,143	3,367	3,592	3,816	4,041	4,265	4,490	35
<b>3.75%pa</b>	1,157	1,389	1,620	1,852	2,084	2,315	2,547	2,778	3,010	3,241	3,473	3,704	3,936	4,168	4,399	4,631	37.5
<b>4.00%pa</b>	1,193	1,432	1,670	1,909	2,148	2,387	2,625	2,864	3,103	3,341	3,580	3,819	4,058	4,296	4,535	4,775	40
<b>4.25%pa</b>	1,229	1,475	1,721	1,967	2,213	2,459	2,705	2,951	3,197	3,443	3,689	3,935	4,181	4,427	4,673	4,919	42.5
<b>4.50%pa</b>	1,266	1,520	1,773	2,026	2,280	2,533	2,786	3,040	3,293	3,546	3,800	4,053	4,306	4,560	4,813	5,066	45
<b>4.75%pa</b>	1,304	1,564	1,825	2,086	2,347	2,608	2,869	3,129	3,390	3,651	3,912	4,173	4,434	4,694	4,955	5,216	47.5
<b>5.00%pa</b>	1,342	1,610	1,879	2,147	2,416	2,684	2,952	3,221	3,489	3,758	4,026	4,294	4,563	4,831	5,100	5,368	50
<b>5.25%pa</b>	1,380	1,657	1,933	2,209	2,485	2,761	3,037	3,313	3,589	3,865	4,141	4,418	4,694	4,970	5,246	5,522	52.5
<b>5.50%pa</b>	1,419	1,703	1,987	2,271	2,555	2,839	3,123	3,406	3,690	3,974	4,258	4,542	4,826	5,110	5,394	5,678	55
<b>5.75%pa</b>	1,459	1,751	2,042	2,334	2,626	2,918	3,210	3,501	3,793	4,085	4,377	4,669	4,960	5,252	5,544	5,835	57.5
<b>6.00%pa</b>	1,498	1,798	2,098	2,398	2,697	2,997	3,297	3,597	3,897	4,196	4,496	4,796	5,096	5,395	5,695	5,995	60
<b>6.25%pa</b>	1,539	1,847	2,155	2,462	2,770	3,078	3,386	3,694	4,002	4,310	4,617	4,925	5,233	5,541	5,849	6,157	61
<b>6.50%pa</b>	1,580	1,896	2,212	2,528	2,844	3,160	3,476	3,792	4,108	4,424	4,740	5,056	5,372	5,688	6,004	6,320	63
<b>6.75%pa</b>	1,621	1,945	2,270	2,594	2,918	3,242	3,567	3,891	4,215	4,540	4,864	5,188	5,513	5,837	6,161	6,485	65
<b>7.00%pa</b>	1,663	1,995	2,328	2,661	2,993	3,326	3,659	3,991	4,324	4,657	4,989	5,322	5,655	5,987	6,320	6,653	66
<b>7.25%pa</b>	1,705	2,046	2,387	2,728	3,069	3,410	3,751	4,093	4,434	4,775	5,116	5,457	5,798	6,139	6,480	6,821	68
<b>7.50%pa</b>	1,748	2,097	2,447	2,796	3,146	3,496	3,845	4,195	4,544	4,894	5,244	5,593	5,943	6,292	6,642	6,992	69
<b>7.75%pa</b>	1,791	2,149	2,507	2,865	3,223	3,582	3,940	4,298	4,656	5,014	5,373	5,731	6,089	6,447	6,805	7,164	71
<b>8.00%pa</b>	1,834	2,201	2,568	2,935	3,301	3,668	4,035	4,402	4,769	5,136	5,503	5,870	6,237	6,603	6,970	7,337	73

Consider the change to your monthly repayment when the loan amount increases by \$10,000

Figures quoted are indicative only, individual loan contracts may vary. Based on a 30 year loan.