

Data & Rates

Variable Rates

Owner Occupied from **5.64%** ↓
Investment from **5.79%** ↓
SMSF from **6.89%** ↓

Fixed Rates

Owner Occupied
1 Yr Fixed 5.49% ↓
2 Yr Fixed 5.39% ↓
3 Yr Fixed 5.39% ↓
5 Yr Fixed 5.59% ↓

Market Stats

- Next RBA Meeting : Tue **19 May** 2025
- **May** to watch for next cut
- Market priced at **least 3** more cuts by Christmas

Economic Commentary

- As expected, the RBA held the cash rate at 4.1% in April.
- Key indicators such as inflation — now within the 2–3% target band for two consecutive quarters – many anticipate a rate cut as early as May.
- The RBA is expected to closely monitor the potential impacts of the upcoming federal election and evolving US trade tariff developments when considering future monetary policy decisions.
- Outlook is cautiously optimistic, the upcoming federal election on **May 3** and global trade dynamics will play a role in future decisions by the RBA. Election periods often introduce uncertainty, which can impact consumer confidence, buyer urgency, and market activity.

Implications for borrowers:

- A 0.25% cut could reduce monthly mortgage repayments for a \$750,000 loan by approximately \$115.

