

Data & Rates

Variable Rates

Owner Occupied from **5.39%\***   
Investment from **5.54%\***   
SMSF from **6.69%** 

Fixed Rates

Owner Occupied  
1 Yr Fixed 5.49%   
2 Yr Fixed 5.24%   
3 Yr Fixed 5.14%   
5 Yr Fixed 5.39% 

Market Stats

- Next RBA Meeting : Tue **8 July** 2025
- **August** to watch for next cut
- Market priced at **least 2** more cuts by Christmas

Economic Commentary

- **Interest Rates & Lending Trends**
- The RBA’s latest 0.25% cash rate reduction brings the official rate to 3.85%, with most lenders passing this on in full.
- Borrowing capacity has improved, with pre-approval applications up 24% in March compared to the same time last year.
- Investors are taking advantage of equity gains to refinance and expand their portfolios.
- First Home Buyers will face increased competition as more buyers re-enter the market with greater borrowing power.

Property Market Insights

- Auction activity remains strong, with clearance rates hitting 71.3% following the May rate cut—mirroring February’s post-cut peak of 72.1%.
- Buyer sentiment is growing, with 2,750 homes scheduled for auction this week—evidence of renewed market confidence.

Implications for borrowers:

- A typical \$600,000 mortgage now attracts savings of approx. \$2,400 per year following the 2 cuts this year.

\*Effective 30 May 2025



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