

Data & Rates

Variable Rates

Owner Occupied from **5.24%** ↓  
Investment from **5.39%** ↓  
SMSF from **6.89%** ↓

Fixed Rates

Owner Occupied  
1 Yr Fixed 5.09% ↓  
2 Yr Fixed 4.79% ↓  
3 Yr Fixed 4.99% ↓

Market Stats

- Next RBA Meeting : Tue **30 September** 2025
- **November** to watch for next cut
- Market priced another cut by Christmas

Economic Commentary

- As widely expected, the RBA cut the cash rate by 25 bp to 3.60 percent in August 2025—marking the third reduction this year (February, May, August).
- Key indicators continue to show positive alignment with the RBA’s inflation goal remaining within the 2–3 percent target range for at least two consecutive quarters.
- The RBA emphasises that future decisions will be highly data-driven and considered on a meeting-by-meeting basis, reflecting continuing uncertainty in both global trade and domestic economic momentum.
- Outlook remains cautiously optimistic—another rate cut is anticipated before year-end, with economists forecasting potential easing to around 3.35 percent by November with additional moves into 2026.

Implications for borrowers:

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

