

## Data & Rates

### Variable Rates

Owner Occupied from **5.71%**  
Investment from **5.89%**  
SMSF from **7.14%**

### Fixed Rates

#### Owner Occupied

1 Yr Fixed 5.69%  
2 Yr Fixed 5.54%  
3 Yr Fixed 5.54%  
5 Yr Fixed 5.59%

### Market Stats

- Next RBA Meeting : Tue **1st April** 2025
- August to watch for next cut
- Market priced **1.75** more cuts by Christmas

## Economic Commentary

The Reserve Bank of Australia (RBA) has reduced the official cash rate by 25 basis points bringing it down to 4.1%, marking the first rate cut since the early days of the COVID-19 pandemic.

Economic indicators that influenced this include:

- **Inflation** trends – core inflation has continued to ease suggesting a decline in inflationary pressures.
- **Labour** market – remains robust through elements that include wages, employment and demand for goods and services.

### Implications for borrowers:

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

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