

Data & Rates

Variable Rates

Owner Occupied from **5.54%** ↓

Investment from **5.64%** ↓

SMSF from **6.54%** ↓

Fixed Rates

Owner Occupied

1 Yr Fixed 5.39% ↓

2 Yr Fixed 5.39% ↓

3 Yr Fixed 5.49% ↓

Market Stats

- Next RBA Meeting : Tue **17 March 2026**
- **May** to watch for next rate move
- Market priced another increase in 2026

Economic Commentary

- As widely expected, the RBA increase the cash rate by 0.25% to 3.85% in February – marking the first rate hike since November 2023
- Australia's 2026 GDP forecast is 1.8%, reflecting weaker household spending, softer housing activity and slowing economic momentum, with a modest recovery expected in 2027.
- Consumer confidence has fallen to its lowest level since late 2023 following recent rate hikes, while inflation remains stickier than expected. Underlying inflation now forecast to ease gradually to ~2.6% by end-2027.
- With spending slowing but inflation still elevated, the RBA is likely to hold policy tight in the near term, monitoring labour market softening and consumer demand before considering any sustained easing cycle.

Implications for borrowers:

- A 0.25% hike could increase monthly mortgage repayments for a \$750,000 loan by approximately \$115. Call us to stratagise.



Connect with Us | Talk to Us 1300 112 448