Thinktank..

Customer Frequently Asked Questions – Interest Rate Change

4 November 2026

What has the RBA announced?

The Reserve Bank of Australia (RBA) has announced a 0.25% increase to the official cash rate, effective 4 November 2026.

How is Thinktank responding?

Thinktank has announced a 0.25% per annum increase to all variable loan interest rates, for new and existing loans.

Our priority is to continue delivering value to our customers while managing the costs involved in funding residential and commercial loans. We review our rates carefully to ensure we can operate responsibly and sustainably as a lender.

When will the new rates take effect?

The updated interest rates will come into effect on 10 November 2026.

How can I check my current interest rate?

You can view your current rate, repayments and loan balance at any time by logging into the Customer Portal and selecting your loan account.

If you'd prefer to speak with us, you can call 1300 163 184.

Will my repayment amount be automatically increased?

- **If you are paying the minimum monthly repayment**
  Your scheduled monthly payment amount will be automatically adjusted in your next payment cycle. **You don't need to do anything.**

- **If you have a fixed direct debit that has fallen below the minimum monthly repayment following this rate change.**
  Please contact us if you would like to adjust your current payment amount.

Your new repayment will take effect from the first full monthly repayment cycle after 10 November 2026.

Can I estimate my repayments?

Yes. You can explore how the change may affect your loan using our repayment calculator.

What if I want to change my repayment amount?

You can request a change by contacting our Loan Support team:

- Email: **loansupport@thinktank.au**
- Call: **1300 163 184**

Do I need to do anything?

Interest rate changes can affect the amount deducted by direct debit.

- If your repayment falls before 10 November your current repayment amount will be processed, with the new amount applying from the following month.
- If your direct debit is set to a fixed amount, you may need to adjust it to ensure it covers your new repayment.

If you'd like help reviewing or updating your repayment settings, please contact our Loan Support team on 1300 163 184.

What changes can I make to my repayments?

Here are some of the changes you could make:

- Repay only the minimum amount – which could free up extra cash in the short term.
- Repay more than the minimum – over time you could pay your loan off sooner.
- Change repayment frequency - weekly, fortnightly or monthly payment options.
- Switch between P&I and IO for investment home loans (subject to credit approval).

What can I do if I am having difficulty making repayments?

If you're worried about meeting your repayments, please contact us as soon as possible on 1300 163 184.

Our Hardship team can discuss options to support you.
Our call centre is open 8:30am – 5:30pm, Monday to Friday.

If payments fall into arrears without prior contact, your loan may go into default and your credit rating could be affected — so reaching out early is strongly recommended.

Do you have a fixed rates option?

You can enquire about changing your variable home loan to a fixed home loan by contacting us directly on 1300 163 184 or by sending us an email to loansupport@thinktank.au

Can I seek a rate reduction?

Yes. Our interest rates are based on the security value of your property.
If your property value has increased or you have significantly reduced your loan balance, you may request a rate review by contacting our Loan Support team.

Can I revalue my property?

Yes. Thinktank can arrange a property revaluation at your cost.

Please note:

If your property value has decreased, your loan to valuation ratio (LVR) may increase, which could lead to a higher interest rate or a request to reduce your loan balance to maintain the agreed LVR.-to-valuation ratio (LVR).

Can my Broker talk to you on my behalf?

If your broker introduced your loan to Thinktank, we can discuss your loan balance and repayment details with them.

However, we cannot share personal information or make changes to your loan without your direct consent.

Where can I get more information?

For further details or assistance, please reach out to our customer support team at loansupport@thinktank.au or by calling us at 1300 163 184.