HomeLoan experts

What Did The RBA Decision Change For You?

Three checks to find out what changed, what is limiting you and which move could improve your position

Check 1: The Rate Check

The RBA annoucement is only the first step. You need to know what changed because of it.

RBA Decision

The cash rate rises, falls or stays on hold.

Lender Response

Your lender decides what it will pass on.

New Rate Begins

Different dates may apply to new and existing customers.

Calculator Changes

The lender updates its serviceability assessment.

Your Position Is Rerun

Your borrowing power or pre-approval is reassessed.

Your repayment can change before your borrowing power does.

Repayment Example:
A 0.25-percentage-point rate movement may change repayments by about $80 a month on a $500,000 loan.

Based on a 30-year principal-and-interest loan starting at approximately 6.00%.

Our brokers wait for the relevant lender calculators to update, then rerun your position and compare suitable options across our lender panel.

Get A Comparison From The Experts

Check 2: The Constraint Check

A low borrowing power figure indicates the result. It does not tell you the reason. Our brokers test **five possible constraints.**

Assessment Rate

The calculator may change after the lender announces its rate.

Lender Choice

The same borrower can get different results across lenders.

Income Treatment

Some lenders may use more of the income you already earn.

Existing Commitments

Debts and ongoing costs can reduce borrowing power.

Policy Limits

DTI, LVR, LMI or property rules may cap the result.

Paying off the car loan could improve your

✅ Monthly cash flow ✅ Serviceability ✅ Maximum borrowing power

But weaken

❌ Available deposit ❌ Post-settlement savings ❌ LVR and LMI position

We compare:

Borrowing power → Deposit → LVR → LMI → Cash remaining

The highest borrowing-power figure is not always the strongest buying position.

Get Your **Strongest** Borrowing Position

Check 3: The Strategy Check

Once the constraint is known, the right action becomes clearer.

If The Rate Is The Constraint

- Wait for the calculator update.
- Rerun the pre-approval.
- Stress-test another 0.50% rise.

An unexpired pre-approval may still be outdated.

If Income Is The Constraint

- Provide clearer income evidence.
- Build a longer income history.
- Compare how lenders assess it.

You may not need to earn more. Another lender may use more of what you already earn.

If Debt Is The Constraint

- Compare borrowing power before and after repayment.
- Protect the deposit and cash buffer.
- Check the effect on LVR and LMI.

Paying off debt should improve the whole position, not only one calculator result.

If The Lender Is The Constraint

- Compare income treatment.
- Compare existing debt assessment.
- Compare rent, loan terms and DTI treatment.

One major bank calculator is not a verdict on the whole market.