

**6QW: From Mr Adam Bandt MP**  
**Topic Benefits of offering/not offering tracker mortgages**

**Question:**

Have you done any analysis of the benefits accruing to banks by them not offering such a product, and conversely of the benefits consumers may receive were banks required to offer such a product?

**Answer:**

We have not undertaken any detailed analysis of the benefits to either the Banks or consumers.

Tracker rates may provide consumers with more transparency and certainty about how future changes to their home loan interest rate will be calculated (see answer to 5QW: from Mr Adam Bandt MP).