The investor guide to ‘take the pressure down’

Interest rates are up. Inflation is on the rise. Petrol is threatening to become a luxury item. And if you own an investment property, your mortgage repayments may have slowly crept up on you, like a toddler into its parents' bed at midnight.

When everything seems to be costing more, you’re probably feeling the pressure rising like a storm. In the words of Farnsey, it’s time to take hold of the wheels and turn them around, and ease the mortgage pressure on your investment property.

When the cost of living goes up, many people look to areas where they can save or make more money - cutting back on luxuries or seeking another income.
But a key area that could help improve your cash flow could be from one of your biggest expenses - your investment loan.

WHEN THE WORLD GETS WEIRD, INVESTORS FEEL IT FAST

The Reserve Bank of Australia lifted the cash rate by 0.25% on 17 March 2026, taking it to 4.10%. Inflation has stayed elevated, with CPI at 3.7% in the year to February 2026. At the same time, conflict involving Iran has added to global oil supply fears, putting even more pressure on petrol prices and day-to-day living costs.

So if it feels like your mortgage repayments are chunkier and every household bill is arriving with attitude... you're not imagining it. For property investors, the squeeze is real.

YOUR INVESTMENT PROPERTY'S VALUE MAY BE GROWING. BUT SO MIGHT YOUR MORTAGE REPAYMENTS.

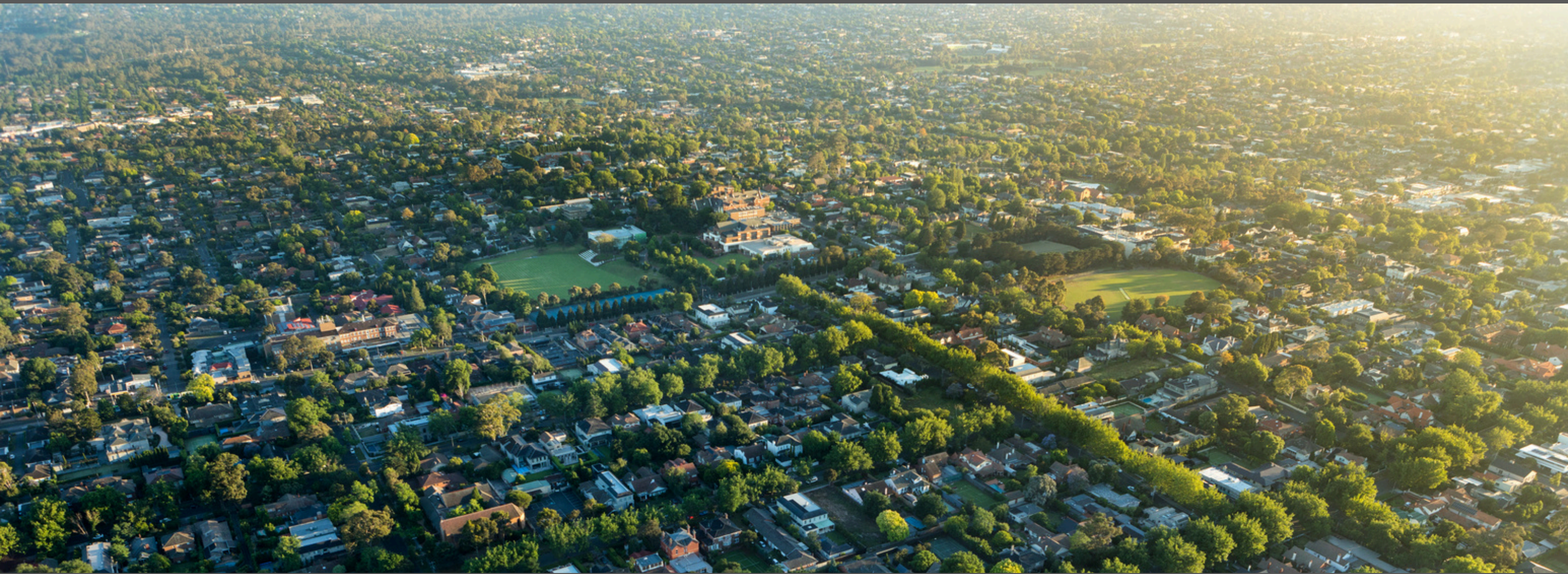
A lot of landlords keep a close eye on rent, vacancy and maintenance. But not all regularly check whether their loan is still competitive.

That matters because when rates rise, the wrong loan can quietly nibble away at your monthly cash flow like a caterpillar in the veggie patch.

A quick loan review could help you find out:

- whether your interest rate is still sharp
- whether your loan structure still suits your goals
- whether there's a better option to reduce monthly pressure
- whether you could negotiate a better deal without changing your strategy

Because in this market, "set and forget" is lovely for slow cooker meal prep. Less ideal for an investment loan.



COULD YOU BE ON A BETTER RATE? **POSSIBLY.**

There are a few common reasons investors may qualify for a more competitive loan deal:

- the property has increased in value
- their loan-to-value ratio has improved
- the investor's income or overall financial position has improved
- other debts have been paid down
- your credit profile is stronger than when you first took out the loan
- the current lender has stopped trying to keep the relationship alive

You may also be able to improve your position by reviewing strategies like:

- offset accounts
- redraw facility
- split loans
- your repayment structure
- repricing
- refinancing

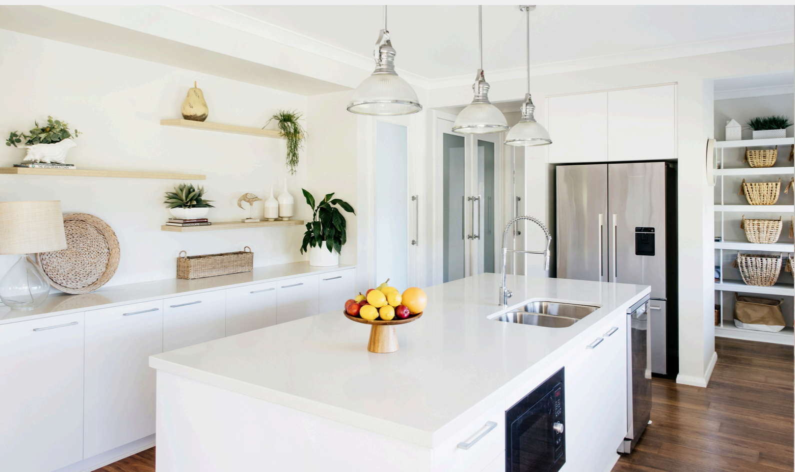
AND FOR AN ADDED PLOT TWIST: **CAPITAL GAINS TAX MAY BE CHANGING TOO**

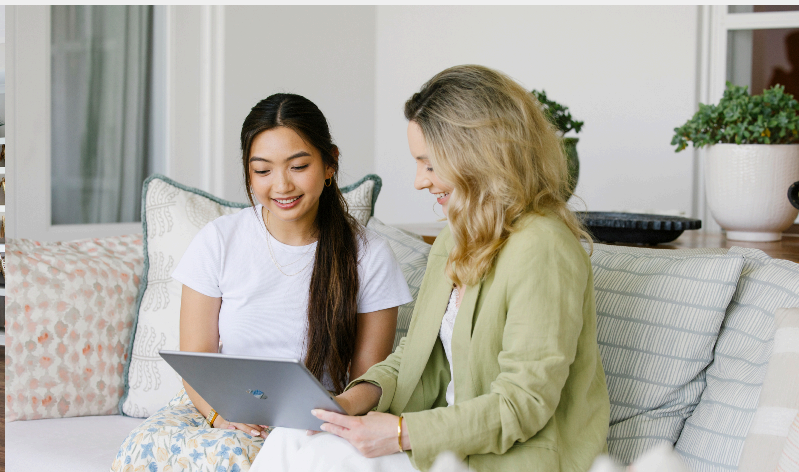
The federal government has openly signalled that capital gains tax (CGT) reform is under consideration. Ministers are making the case for reform in the name of housing affordability with discussion focused on whether the current 50% capital gains tax discount "skewed ownership of housing away from owner-occupiers and towards investors", especially for existing housing.

Possible alternatives being discussed publicly include a lower discount or different treatment for new builds versus established homes.

What does that mean for investors? Uncertainty. And when there's uncertainty around future tax settings, it becomes even more important to make sure the parts of your portfolio you can control are working properly now, especially your debt structure, rate, cash flow and repayment strategy.

You can't control Canberra. But you can check whether your loan is still pulling its weight.



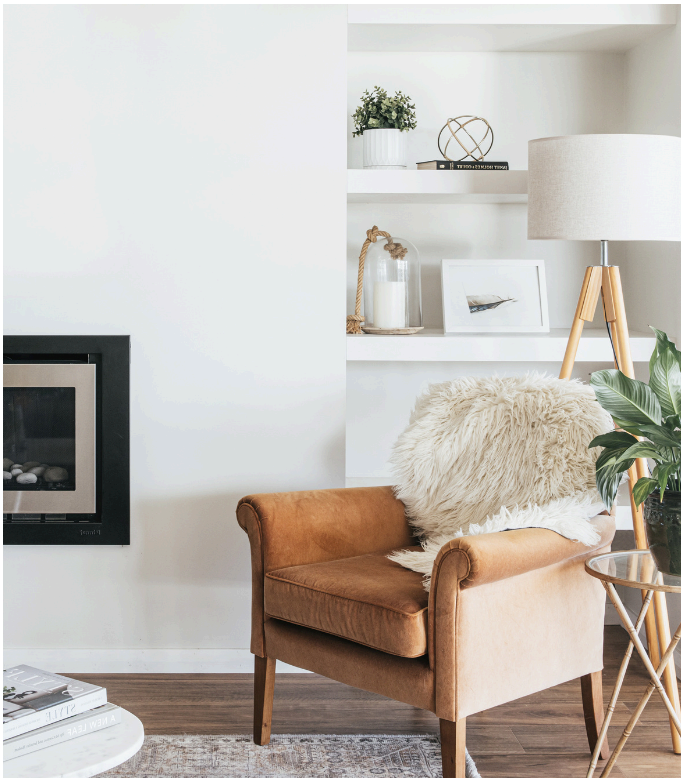


THIS IS ABOUT MORE THAN RATE PAIN.
IT'S ABOUT BREATHING ROOM.

When costs rise across the board, even a modest improvement to your loan can help free up cash flow.

That can mean more breathing room for:

- maintenance and repairs
- council rates, insurance and property costs
- vacancies or unexpected expenses
- household budget pressure at home
- keeping your long-term investment strategy intact



Feeling the squeeze?

If your repayments have gone up, your costs are climbing and you're uncertain about your future tax settings, this is the time to check in on one of your biggest expenses.

A Loan Market btoker can compare options, negotiate with your current lender, and see whether refinancing or restructuring could help improve your cash flow.

A quick loan health check today could help ease the pressure tomorrow.

Talk to your Ray White property manager or speak with Loan Market today:

Phone **13LOAN** or click on this link:
loanmarket.com.au/investor-loan-health-check

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