



Fact Sheet for Owner Occupied Mortgage Loans

Products	Classic Home Loan	Premium Home Loan	Premium + Home Loan	Platinum Home Loan	Smart Start Home Loan ⁺
Features		(\$150,000 - \$600,000)	(\$600,000 - \$800,000)	(Over \$800,000)	(\$150,000 - \$600,000)
Extra repayments	Yes	Yes	Yes	Yes	Yes
Fixed rate option	Yes	Yes	Yes	Yes	Yes
Maximum term (years)	30	30	30	30	30
Minimum loan amount	\$50,000	\$150,000	\$600,000	\$800,000	\$150,000
Rate Lock Guarantee	Yes	Yes	Yes	Yes	Yes
Split Option	Yes	Yes	Yes	Yes	Yes
Credit Card monthly fee waived	No	Yes	Yes	Yes	Yes
Access	Classic Home Loan	Premium Home Loan	Premium + Home Loan	Platinum Home Loan	Smart Start Home Loan
Debit Card transaction fees waived#	No	Yes	Yes	Yes	Yes
Mortgage Offset account available	No	Yes	Yes	Yes	Yes
Online Banking available 24x7	Yes	Yes	Yes	Yes	Yes
Redraw available	Yes	Yes	Yes	Yes	Yes
Fees	Classic Home Loan	Premium Home Loan	Premium + Home Loan	Platinum Home Loan	Smart Start Home Loan
Establishment fee (legal and valuation)	At cost	At cost	At cost	At cost	\$0
Monthly fee	\$0	\$0	\$0	\$0	\$0
Package fee (annual)	\$0	\$375	\$375	\$375	\$0
Progress payment fee* (construction)	\$50	\$50	\$50	\$50	\$50
Redraw fee (per redraw)	\$10	\$0	\$0	\$0	\$0
Security Guarantee fee (per borrower)	Cost + \$250	Cost + \$250	Cost + \$250	Cost + \$250	Cost + \$250

Effective 1 March 2019

* per disbursement

applies to Access Account linked to the same membership as the loan account.

+ available to first time home buyers aged 18 to 35 years.