



Fact Sheet for Investment Mortgage Loans

Products	Classic Investment Loan	Premium Investment Loan	Premium + Investment Loan	Platinum Investment Loan
Features		(\$150,000 - \$600,000)	(\$600,000 - \$800,000)	(Over \$800,000)
Extra repayments	Yes	Yes	Yes	Yes
Fixed rate option	Yes	Yes	Yes	Yes
Interest Only option	Yes	Yes	Yes	Yes
Maximum term (years)	30	30	30	30
Minimum loan amount	\$50,000	\$150,000	\$600,000	\$800,000
Rate Lock Guarantee	Yes	Yes	Yes	Yes
Split Option	Yes	Yes	Yes	Yes
Credit Card monthly fee waived	No	Yes	Yes	Yes
Access	Classic Investment Loan	Premium Investment Loan	Premium + Investment Loan	Platinum Investment Loan
Debit Card transaction fees waived#	No	Yes	Yes	Yes
Mortgage Offset account available	No	Yes	Yes	Yes
Online Banking available 24x7	Yes	Yes	Yes	Yes
Redraw available	Yes	Yes	Yes	Yes
Fees	Classic Investment Loan	Premium Investment Loan	Premium + Investment Loan	Platinum Investment Loan
Establishment fee (legal and valuation)	\$400	\$400	\$400	\$400
Monthly fee	\$0	\$0	\$0	\$0
Package fee (annual)	\$0	\$375	\$375	\$375
Progress payment fee* (construction)	\$50	\$50	\$50	\$50
Redraw fee (per redraw)	\$10	\$0	\$0	\$0
Security Guarantee fee (per borrower)	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.