

Home Loans



LOANS

Product profile

Home Loan Packages

First Option has a range of owner-occupied Home Loans to suit every member's needs. Our range of home loan packages gives you an ongoing discounted interest rate and lots of benefits up front.

Upfront Features	Access is easy	Other Benefits
<ul style="list-style-type: none">✓ Honeymoon rate for the first 12 months✓ Choice of variable or fixed interest rates✓ Fast loan pre-approval – lasts for 90 days✓ \$0 establishment fee charged by First Option✓ Free Redraw facility	<ul style="list-style-type: none">✓ 100% Mortgage Offset Account✓ Make extra repayments without penalty✓ Flexible repayment methods: Salary deduction, PhoneLink, Internet Banking, Easy App✓ Card Transaction fees waived, plus many others.	<ul style="list-style-type: none">✓ \$0 monthly fees✓ Pre-approved Credit Card with no fee✓ 50% discount off Credit Union fees charged for Foreign Exchange/Currency services✓ Free consultation with Bridges Financial Planning

Are you aged 18 to 35 years and buying your first home?

It can be tough getting into your first home, so First Option has the **Smart Start Home Loan**. It has all the features, benefits and savings above and more! First Option will waive the annual fee for the life of the loan. We will also contribute up to \$1,000 to cover establishment costs.

Classic Home Loan

For those who just want a basic home loan, our Classic Home Loan has plenty of features without the added benefits of our home loan packages. You can still make extra repayments without penalty and there are no monthly or annual fees. Visit the First Option website to find out more.

Other Services

- ❖ Home and Contents Insurance – We provide competitive insurance products that can be paid directly from your First Option account. For a free quote, call First Option or visit our website.
- ❖ Consumer Credit Insurance – If you or your partner became sick or injured and were unable to work, or lost your job, this cover would make the loan repayments for you.
- ❖ Rate Lock Guarantee - An optional feature that allows you to lock in a fixed rate upon application. This guarantees that you get that fixed rate when the loan settles. And if the fixed rate decreases before settlement, you will receive the lower fixed rate. A fee applies.

Apply for a First Option Home Loan

Complete the Loan Application form, along with your supporting documentation. You can apply online or download the form from our website. If you have any questions call us on 1300 855 675.

Terms and conditions: Lending criteria apply. Fees, charges, terms and conditions apply. Stamp duty and government charges may apply. Any establishment fees (e.g. legal and valuation fees) will be charged at cost. An annual Home Loan Package Fee applies.

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