



All-in-One Loan

A loan with all the features you need to help you pay off your mortgage faster including salary crediting, free transactions, access to a nil-interest Visa card for your everyday banking and convenient all-in-one banking to simplify managing your finances.

The All-in-One could be the perfect loan if you require:

- Pay off your mortgage quickly by using your cashflow effectively
- Access to all-in-one convenient banking
- Access to a nil-interest Visa account
- Over the counter transactions with Cheque and Deposit book

Features* include:

Loan Amounts	\$50,000 to \$2,000,000 (minimum of \$25,000 in combination or split. Higher loan amounts can be achieved by combining with other products)												
Interest Rate Type	Variable rate only												
Term	Evergreen (no set term)												
Repayment Type	Interest Only. Interest can capitalise to 100% of loan limit												
Combination and Splits	Can split up to 4 accounts (will consider more) or combine with Fixed Rate Loan or Advantage Rate Loan												
Repayment Options	Direct Debit or Salary Crediting either monthly or fortnightly. Internet or telephone transfers from pre-nominated account for additional repayments. Deposit at Westpac, Challenge & Bank of Melbourne, via pre-encoded deposit slip												
Additional Repayments	Allowable with no limit												
Redraw Facility	Cheque book, with no minimum redraws via Internet or telephone banking to pre-nominated account. ATM or EFTPOS via Nil Interest Visa Account (NIVA)												
Withdrawals	Chequebook and Internet or telephone transfers from pre-nominated account for additional repayments. ATM or EFTPOS via Nil Interest Visa Account (NIVA). Press 'credit' or 'savings' at ATM for access to NIVA funds. Press 'cheque' for access to AIO account												
Niva Card	NIVA limit is 3% of the total loan amount up to \$5,000 (more with special approval). NIVA limit can be as low as \$500, however AIO account must have a NIVA. Max 3 cards, borrowers only. Swept from AIO account on the first day of each month with unlimited free transactions. PIN is identical for ATM & EFTPOS for credit, cheque and savings transactions												
Salary Crediting	Yes												
Ability to Switch	Can switch all or part of loan limit to another product												
Statement Issued	Monthly on both AIO & NIVA Accounts												
Deferred Establishment Fee	<table border="0"> <tr> <td>During year 1</td> <td>1.00% of original loan amount</td> </tr> <tr> <td>During year 2</td> <td>0.80%</td> </tr> <tr> <td>During year 3</td> <td>0.60%</td> </tr> <tr> <td>During year 4</td> <td>0.40%</td> </tr> <tr> <td>During year 5</td> <td>0.20%</td> </tr> <tr> <td>Year 6 onward</td> <td>0.00%</td> </tr> </table>	During year 1	1.00% of original loan amount	During year 2	0.80%	During year 3	0.60%	During year 4	0.40%	During year 5	0.20%	Year 6 onward	0.00%
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Other Fees	No account keeping or on-going fees. \$1.50 for over the counter deposits and \$1.50 for cheques used in excess of 5 per month. \$1.50 for more than 10 withdrawals per month from AIO account (NIVA unlimited). Any ATM withdrawals overseas incur a fee of \$3.70 per transaction (currently not charged)												
Substitution	Can substitute security within loan limit												

* While we have taken all reasonable care in producing this information, we do not promise that it contains all the information you need to answer all your questions. All product details, interest rates, terms, conditions and other information may change at any time without notice.