



Advantage Rate Loan

A variable rate loan with a very competitive rate. Unlike other lenders offering discounted interest rates, the Advantage Rate Loan is fully featured and includes unlimited free redraws, salary crediting and flexible repayment options.

This Advantage Rate Loan could be the perfect loan if you are:

- A first time home buyer
- A person who wants to upgrade their existing home
- Looking for a better home loan deal or consolidating expensive debt
- An investor looking for a competitive variable rate loan.

Features* include:

Loan Amounts	Minimum Loan of \$50,000. Maximum loan of \$2,000,000 (minimum of \$25,000 in combination or split)
Interest Rate Type	Variable rate only
Term	10 to 30 years
Repayment Type	Principal and Interest (amortising) or Interest only up to 5 years
Combination and Splits	Can split advantage rate up to 4 accounts (will consider more) or combine with Fixed Rate Loan or Line of Credit loans
Repayment Options	Direct Debit or Salary Crediting either monthly or fortnightly. Internet or telephone transfers from pre-nominated account for additional repayments
Additional Repayments	Allowable with no limit on variable rate loans
Redraw Facility	No minimum redraws via Internet or telephone banking to pre-nominated account
Withdrawals	Cash withdrawals not available other than electronic transfers as above
Salary Crediting	Available on P&I and I/O loans
Ability to Switch	Can switch all or part of loan limit to another product
Statement Issued	P&I Half Yearly, I/O Monthly
Deferred Establishment Fee	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%
Other Fees	Nil
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.