



Fixed Rate Loan

A simple, flexible loan, that let's you choose one of the protection of competitive fixed rates from 1-5 years. Plus, all the benefits you need to make managing your loan very straightforward.

A Fixed Rate Loan could be the perfect loan if you are:

- A home owner or investor wanting protection from changing interest rates
- A home owner or investor seeking to combine a fixed and variable loan together
- Looking for a better deal or consolidating expensive debt

Features* include:

Loan Amounts	\$50,000 to \$2,000,000 (minimum of \$25,000 in combination or split. (Over \$2Mill available with special approval)
Interest Rate Type	1 to 5 year Fixed rate
Term	10 to 30 years
Repayment Type	Principal and Interest (amortising) or Interest only up to 5 years.
Combination and Splits	Can split up to 4 accounts (will consider more). Can combine with other products
Repayment Options	Direct Debit either monthly or fortnightly Internet or telephone transfers from pre-nominated account for additional repayments
Additional Repayments	Maximum of \$10,000 pa for fixed accounts without incurring break costs
Redraw Facility	Not available on Fixed Rate Loans
Withdrawals	Not available on Fixed Rate Loans
Salary Crediting	Not available on Fixed Rate Loans
Ability to Switch	Can switch all or part of loan limit to another product. Automatically reverts to Advantage Rate Loan after Fixed Rate term
Statement Issued	P&I Quarterly, 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	No account keeping or on-going fees. Break Costs apply if loan is discharged within Fixed Rate term
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.