

# Broker Product Sheet

Banking with purpose.

gmcu.



Features	Basic Variable	Basic Variable Discount Offer <sup>1</sup>	Fixed Rate (1, 2 or 3 years)
<b>Min Loan Amount</b>	\$50,000	\$50,000	\$50,000
<b>LVR</b>			
Owner Occupied (purchase)	95%	80%	95%
Owner Occupied (refinance)	95%	80%	95%
Investment (purchase)	95%	80%	95%
Investment (refinance)	95%	80%	95%
<b>Repayment types</b> (IO max 3 year term)	P&I IO	P&I	P&I IO
<b>Repayment frequency</b>	Weekly / Fortnightly / Monthly	Weekly / Fortnightly / Monthly	Weekly / Fortnightly / Monthly
<b>Offset account</b>	Y	Y	Y
<b>Application fee</b>	\$300	\$300	\$300
<b>Ongoing fees</b>	\$8 per month	\$8 per month	\$8 per month
<b>Genuine savings</b>	5%	5%	5%
<b>Extra repayments</b>	No limits	No limits	No limits
<b>Redraw</b>	Y	Y	Y
<b>Loan Splits available</b>	Y	Y	Y
<b>Legal fees</b>	\$525 *	\$525 *	\$525 *
<b>Rate lock</b>	n/a	n/a	n/a
<b>Valuations</b>	At cost	At cost	At cost

Credit eligibility criteria, terms and conditions, fees and charges apply.

<sup>1</sup> Basic Variable Discount Offer includes a discount to the Basic Variable Home Loan Rate for 3 years. Available for eligible new or externally refinanced home loans. After the discount period, the interest rate reverts to the applicable Basic Variable Home Loan rate.

\* Subject to change.