



Broker Product Sheet

	Standard Variable Plus	Fixed Rate (1, 2 and 3 years)
Minimum Loan Amount	\$50,000	\$50,000
LVR		
Owner Occupied (Purchase)	95%*	95%*
Owner Occupied (Refinance)	95%*	95%*
Investment (Purchase)	95%*	95%*
Investment (Refinance)	95%*	95%*
Repayment Types (IO max 3 year term)	P&I, IO	P&I, IO
Repayment frequency	Weekly, fortnightly, monthly	Weekly, fortnightly, monthly
Offset available	Y	Y
Application fee	\$500	\$500
Ongoing fees	\$8 per month	\$8 per month
Genuine Savings	5%	5%
Extra Repayments	No limits	No limits
Redraw	Y	Y
Loan splits	Y	Y
Legal fees	\$352*	\$352*
Rate Lock	No	Yes, fees apply
Valuations	At cost	At cost

Credit eligibility criteria, terms and conditions, fees and charges apply. After the discount period, the interest rate reverts to the applicable Basic Variable Home Loan rate. *95% LVR is inclusive of capitalised LMI. ** Subject to change.