



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:

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|----------------------------|--|---------------|-------------------------------|---------------|-------|---------------|-------|---------------|-------|---------------|-------|---------------|-------|
| 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 Quarterly, I/O Monthly | | | | | | | | | | | | |
| Deferred Establishment Fee | <table> <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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| 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.