



Principal and Interest		Loan-to-Value Ratio	Variable Rate <sup>1</sup>	Comparison Rate <sup>1,2</sup>
Owner Occupied		Up to 70% LVR	5.98% p.a.	5.98% p.a.
		Up to 80% LVR	6.08% p.a.	6.08% p.a.
Investment		Up to 70% LVR	6.28% p.a.	6.31% p.a.
		Up to 80% LVR	6.38% p.a.	6.41% p.a.
Interest Only		Loan-to-Value Ratio	Interest Only Rate <sup>1</sup>	Comparison Rate <sup>1,2</sup>
Owner Occupied		Up to 70% LVR	6.38% p.a.	6.38% p.a.
		Up to 80% LVR	6.48% p.a.	6.48% p.a.
Investment		Up to 70% LVR	6.68% p.a.	6.71% p.a.
		Up to 80% LVR	6.78% p.a.	6.81% p.a.

### Packed with features

- ✓ Online application with full human support
- ✓ No upfront or ongoing fees (Owner Occupied); No ongoing fees (Investment).
- ✓ Redraw
- ✓ Visa Debit card
- ✓ Flexible repayment options
- ✓ Unlimited extra repayments
- ✓ Offset facility
- ✓ Pay anyone, BPAY and digital wallet payments

### Product features

Acceptable purpose	Refinance
Payments	P&I IO
Max LVR	80% <sup>1</sup>
Max term	360 months
Min loan amount	\$50,000
Max loan amount	\$3,500,000
Cash out	Yes
Online internet access & digital wallet	App or Internet  

### Fees

Application fee	\$0
Annual/monthly fee	\$0
Valuation fee	\$0 <sup>5</sup>
Legal preparation fee	\$0
Settlement fee	\$0 (Owner Occupied) \$395 (Investment)
PEXA fee	\$66.33 <sup>3</sup>
Government charges	At cost <sup>3</sup>
Disbursements	\$150 <sup>3</sup>
Discharge fee	\$595 <sup>4</sup>
Unlimited transactions (No fees)	· BPay · Pay Anyone · Direct Debit/Salary Crediting

 **Let's talk**  
1300 462 209 (Option 2)

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