

Principal and Interest	Loan-to-Value Ratio	Variable Rate ¹	Comparison Rate ^{1,2}
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 ¹	Comparison Rate ^{1,2}
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
- ✓ Low fees
- ✓ 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% ¹
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

Loan application fee	\$0
Lender's annual facility fee	\$0
Valuation fee	\$0 ⁵
Loan settlement fee	\$0 (Owner Occupied) \$395 (Investment)
Land registry fees	At cost ³
Loan account variation fee	\$150 ⁶
Loan facility variation fee	\$300 ⁷
Third party costs	At cost ³
Discharge administration fee	\$595 ⁴
Unlimited transactions (No fees)	• BPay • Pay Anyone • Direct Debit/Salary Crediting

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

 **Visit us**
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 **Customer service**
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