



Home Loan Product Guide

Rates effective from 19th March 2020



Features & rates

Product name	Fixed Term	Key Features	Interest Rate p.a. (Principal & Interest)	Comparison rate* p.a.	Interest Rate p.a. (Interest Only)	Comparison rate* p.a.	Max LVR	Max Loan Amount^	Linked redraw offset facility	Visa Debit Card	Redraw Available	Available to Split	Additional Repayments
Vital 80	-	<ul style="list-style-type: none"> A streamlined home loan Low rate No ongoing fees 	3.13%	3.16%	3.63%	3.66%	80%	\$2M	✗	✗	✓	✓	✓
Vital 90	-	<ul style="list-style-type: none"> A streamlined home loan Low rate No ongoing fees 	3.13%	3.16%	3.73%	3.76%	90%	\$1M	✗	✗	✓	✓	✓
ZIP Home Loan	-	<ul style="list-style-type: none"> \$5,000 Visa Debit Card Redraw facility No ongoing fees 	2.83%	2.86%	-	-	80%	\$2M	✗	✓	✓	✓	✓
Offset 80 (Broker Special)	-	<ul style="list-style-type: none"> VISA Debit card 100% redraw offset No ongoing fees 	2.84%	2.87%	3.19%	3.22%	80%	\$2M	✓	✓	✓	✓	✓
VIP 80	-	<ul style="list-style-type: none"> VISA Debit card 100% redraw offset No ongoing fees 	3.23%	3.26%	3.73%	3.76%	80%	\$2M	✓	✓	✓	✓	✓
VIP 90	-	<ul style="list-style-type: none"> VISA Debit card 100% redraw offset No ongoing fees 	3.23%	3.26%	3.83%	3.86%	90%	\$1M	✓	✓	✓	✓	✓
Fixed	1 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	3.03%	3.25%	3.43% (up to 80%)	3.27%	90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
Fixed	2 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	3.03%	3.23%	3.43% (up to 80%)	3.29%	90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
Fixed	3 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	3.03%	3.22%	3.43% (up to 80%)	3.30%	90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year

Fees

Product name	Application	Monthly	Annual	Settlement	Optional Rate Lock	Valuation fee	Legal	Discharge*	Discharge documentation*	Government
Vital 80, Vital 90, ZIP Home Loan, Offset 80 Broker Special, VIP 80 & VIP 90	\$0	\$0	\$0	\$300	-	\$220 or at cost	\$200	\$300	\$250	at cost
Fixed 1, 2, and 3 years	\$0	\$0	\$0	\$300	\$350	\$220 or at cost	\$200	\$300	\$250	at cost

Features & rates

Product name	Fixed Term	Key Features	Interest Rate p.a. (Principal & Interest)	Comparison rate* p.a.	Interest Rate p.a. (Interest Only)	Comparison rate* p.a.	Max LVR	Max Loan Amount^	Linked redraw offset facility	Visa Debit Card	Redraw Available	Available to Split	Additional Repayments
Vital 80	-	<ul style="list-style-type: none"> A streamlined home loan Low rate No ongoing fees 	3.58%	3.61%	4.03%	4.06%	80%	\$2M	✗	✗	✓	✓	✓
Vital 90	-	<ul style="list-style-type: none"> A streamlined home loan Low rate No ongoing fees 	3.68%	3.71%	4.13%	4.16%	90%	\$1M	✗	✗	✓	✓	✓
VIP 80	-	<ul style="list-style-type: none"> VISA Debit card 100% redraw offset No ongoing fees 	3.68%	3.71%	4.13%	4.16%	80%	\$2M	✓	✓	✓	✓	✓
VIP 90	-	<ul style="list-style-type: none"> VISA Debit card 100% redraw offset No ongoing fees 	3.78%	3.81%	4.23%	4.26%	90%	\$1M	✓	✓	✓	✓	✓
Fixed	1 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	3.23%	3.77%	3.63% (up to 80%)	3.80%	90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
Fixed	2 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	3.23%	3.73%	3.63% (up to 80%)	3.79%	90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
Fixed	3 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	3.23%	3.69%	3.63% (up to 80%)	3.78%	90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year

Fees

Product name	Application	Monthly	Annual	Settlement	Optional Rate Lock	Valuation fee	Legal	Discharge [#]	Discharge documentation [#]	Government
Vital 80, Vital 90, VIP 80 & VIP 90	\$0	\$0	\$0	\$300	-	\$220 or at cost	\$200	\$300	\$250	at cost
Fixed 1, 2, and 3 years	\$0	\$0	\$0	\$300	\$350	\$220 or at cost	\$200	\$300	\$250	at cost

Features & rates	Owner Occupier		Investor	
Key features	<ul style="list-style-type: none"> • Interest only during construction • 5 progress claims and progress valuations • Only pay interest on the amount drawn down 		<ul style="list-style-type: none"> • Interest only during construction • 5 progress claims and progress valuations • Only pay interest on the amount drawn down 	
Max LVR	80%	90%	80%	90%
Interest rate p.a.	3.93%	4.13%	4.23%	4.43%
Comparison rate* p.a.	3.34%	3.45%	3.87%	3.98%
Max loan amount:	\$1M		\$1M	
Linked redraw offset facility	After completion		After completion	
Visa Debit Card	After completion		After completion	
Interest only available:	Interest only during construction		Interest only during construction	
Redraw available	After completion		After completion	
Available to split	After completion		After completion	
Additional repayments	After completion		After completion	
Fees	Owner Occupier		Investor	
Application fee	\$0		\$0	
Monthly fee	\$0		\$0	
Annual fee	\$0		\$0	
Settlement fee	\$300		\$300	
Valuation fee	\$220 or at cost		\$220 or at cost	
Legal fee	\$200		\$200	
Discharge fee	\$300		\$300	
Discharge documentation fee	\$250		\$250	
Government fee	at cost		at cost	
Construction admin fee	\$120		\$120	
Progress inspections fee:	\$110 per stage (or at cost)		\$110 per stage (or at cost)	
LMI/LRF	Funder pays up to 80% LVR		Funder pays up to 80% LVR	

Security types

Residential homes	✓
Residential units or townhouses	✓
Crown leasehold with term 5 years and beyond maturity of the loan	✓
Rural residential housing up to 10 hectares (rural land zoned for residential occupation)	✓
Units > 50m ²	✓
Community title	✓
Vacant land	✗
Boarding house	✗
Time share	✗
Home units attached to management rights	✗
Life or 'protected' tenants	✗
Income producing rural	✗
Valuer having negative comments or concerns (contaminated/flood plain)	✗
Security situated in unfavourable area with a limited life expectancy or poor resale prospects and values/poorly maintained	✗