

# VIP Home Loan

Benefit from the 100% redraw offset account with no ongoing fees



## Product information

### Loan features

Loan purpose	Purchase or refinance
Repayment type	P&I or 5 years I/O
Maximum LVR	90%
Loan term	15 years - 30 years
Loan amount	\$50,000 - \$2,000,000*
Additional repayments	Unlimited free
Repayment frequency	Weekly, fortnightly or monthly (monthly if interest only)
Split loans	Up to ten splits free
Salary crediting	Yes
Construction loan	N/A - Please refer to the construction loan fact sheet
VISA Debit Card	Free VISA Debit Card with paywave
EFTPOS	Yes, unlimited and free
Redraw	Unlimited, free redraw
Branch Access	Deposits can be made at any Westpac branch - fees apply
BPAY	Unlimited free

### Schedule of fees

Application fee	\$0
Documentation fee	\$200
Settlement fee	\$300
Monthly fee	\$0
Annual fee	\$0
Discharge fee <sup>#</sup>	\$300
Discharge documentation fee <sup>#</sup>	\$250

### Government & Third Party fees

Stamp duty & registration <sup>~</sup>	At cost
Property valuation	At cost (generally \$220 for metro location under \$1m)