

Vital Home Loan

A streamlined low-rate home loan product



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	Not available
EFTPOS	Not available
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 [#]	\$300
Discharge documentation fee [#]	\$250

Government & Third Party fees

Stamp duty & registration [~]	At cost
Property valuation	At cost (generally \$220 for metro location under \$1m)