

Basic 80

(Broker Special Discount)

Discount Variable - 2 year

Product	Interest rate p.a. (Principal & Interest)	Roll over rate p.a.*	Comparison rate p.a.*
Basic 80 (Broker Special Discount)	2.19%	2.59%	2.58%

Product information

Loan features

Loan purpose	Purchase or refinance
Repayment type	P&I
Maximum LVR	80%
Loan term	15 - 30 years
Loan amount	\$50,000 - \$2,000,000 [^]
Discount variable term	2 years
Additional repayments	Unlimited free
Repayment frequency	Weekly, fortnightly or monthly
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
BPAY	Unlimited free

Schedule of fees

Application fee	\$0
Documentation fee	\$500
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)

~Government & third party fees payable at settlement.

#Discharge and discharge documentation fees are waived if loan goes to full term.

[^]LVR restrictions apply for loans over \$1mil please refer to the Lending Policy.

Premium



*Rates as at 22nd September 2020. The comparison rate is based on a \$150,000 loan over 25 years. Warning: this comparison rate is true only for this example and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Lending criteria, fees and conditions apply. Rates, fees and conditions are indicative, available for new loans only and subject to change without notice.

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