

Effective from 9th October 2024

Product Matrix



Product Information

	OO & INV Package Package your OO and INV loans and get a lower rate for both	Basic A streamlined low-rate home loan product.	Offset Includes a 100% Offset Sub-account.	ZIP Get a \$5,000 interest-free VISA debit card.	Fixed Get the certainty of knowing your repayments for up to five years.	Green Get a discounted rate when buying or building an energy-efficient home.	Solar Get a discounted rate when buying or building an energy-efficient home.	Construction Progressive draw-down. Interest only paid on the amount drawn.	Ex-Pat For non-residents. Includes a 100% Offset Sub-account.	SMSF Available for Residential or Commercial securities	Bridging Finance Finance to purchase a new home before selling an existing one.
Reason for loan:	Purchase or refinance	Purchase or refinance	Purchase or refinance	Purchase or refinance	Purchase or refinance	Purchase, refinance or construction	Purchase, refinance or construction	Construction	Purchase or refinance	Purchase or refinance	Bridging Finance
Security type:	Owner Occupier or Investor	Owner Occupier or Investor	Owner Occupier or Investor	Owner Occupier	Owner Occupier or Investor	Owner Occupier or Investor	Owner Occupier or Investor	Owner Occupier or Investor	Investor	Residential - INV only Commercial - INV / OO	Owner Occupier
Repayment type:	Principal & Interest Interest Only	Principal & Interest Interest Only	Principal & Interest Interest Only	Principal & Interest	Principal & Interest Interest Only	Principal & Interest Interest Only	Principal & Interest Interest Only	Interest only during construction. P&I or I/O after completion	Principal & Interest Interest Only	Principal & Interest	Refer to product sheet
Maximum LVR:	80%	90%	90%	90%	90%	90%	90%	90%	80%	80%	80%
Loan term:	15 - 30 years	15 - 30 years	15 - 30 years	15 - 30 years	15 - 30 years	15 - 30 years	15 - 30 years	15 - 30 years	15 - 30 years	15 - 30 years	15 - 30 years
Loan amount*:	\$50,000 - \$2,000,000	\$50,000 - \$2,000,000	\$50,000 - \$2,000,000	\$250,000 - \$2,000,000	\$50,000 - \$1,000,000	\$50,000 - \$2,000,000	\$50,000 - \$1,500,000	\$50,000 - \$1,200,000	\$50,000 - \$1,500,000	\$50,000 - \$2,000,000	\$50,000 - \$3,000,000
Additional repayments:	Unlimited free	Unlimited free	Unlimited free	Unlimited free	Up to \$10,000 extra repayment per year	Unlimited free	Unlimited free	After completion	Unlimited free	Variable – Yes, unlimited Fixed – Max \$10,000 p.a.	After completion of the Bridging period
Repayment frequency:	Weekly, fortnightly or monthly (monthly if interest only)	Weekly, fortnightly or monthly (monthly if interest only)	Weekly, fortnightly or monthly (monthly if interest only)	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly (monthly if interest only)	Weekly, fortnightly or monthly (monthly if interest only)	Weekly, fortnightly or monthly (monthly if interest only)	Weekly, fortnightly or monthly (monthly if interest only)	Weekly, fortnightly or monthly (monthly if interest only)	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly (monthly if interest only)
Split loans:	Up to ten splits free	Up to ten splits free	Up to ten splits free	Up to ten splits free	Up to 5 free splits in fixed or variable	Up to ten splits free	Up to ten splits free	After completion	Up to ten splits free	-	After completion
Salary crediting:	Yes	Yes	Yes	Yes	Yes	Yes	Yes	After completion	Yes	-	After completion
Construction loan:	-	-	-	-	-	Available	Available	Available	-	-	-
Redraw:	Unlimited, free redraw	Unlimited, free redraw	Unlimited, free redraw	Unlimited, free redraw	-	Unlimited, free redraw	Unlimited, free redraw	After completion	Unlimited, free redraw	-	After completion
Linked Offset Sub-account:	Available	-	Available	-	-	Available For Construction: After completion	Available For Construction: After completion	After completion	Available	-	After completion
VISA debit card:	Yes, free	-	Yes, free	\$5,000 limit, interest free	-	Yes, free	Yes, free	After completion	Yes, free	-	After completion
EFTPOS:	Available	-	Available	Available	-	Available	Available	After completion	Available	-	After completion
BPAY:	Unlimited free	Unlimited free	Unlimited free	Unlimited free	-	Unlimited free	Unlimited free	After completion	Unlimited free	-	After completion
Cash and cheque deposit:	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post	Available via Bank@Post
Optional rate lock:	-	-	-	-	Available (90 day rate lock)	-	-	-	-	Fixed - Available (90 day rate lock)	Available (90 day rate lock)

Email: salessupport@firstmac.com.au Phone: 1800 635 228 Website: www.firstmac.com.au



*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.

Firstmac Limited
ABN 59 094 145 963
Australian Credit Licence 290600

Product Fees

	OO & INV Package Package your OO and INV loans and get a lower rate for both	Basic A streamlined low-rate home loan product.	Offset Includes a 100% Offset Sub-account.	ZIP Get a \$5,000 interest-free VISA debit card.	Fixed Get the certainty of knowing your repayments for up to five years.	Green Get a discounted rate when buying or building an energy-efficient home.	Solar Get a discounted rate when buying or building an energy-efficient home.	Construction Progressive draw-down. Interest only paid on the amount drawn.	Ex-Pat For non-residents. Includes a 100% Offset Sub-account.	SMSF Available for Residential or Commercial securities	Bridging Finance Finance to purchase a new home before selling an existing one.
Application	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Legal	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	Purchase - \$490 Refinance - \$0	\$0
LMI/LRF	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR	Funder pays up to 80% LVR
Settlement	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$0	2% of loan value (bridging finance fee)
Monthly	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Annual	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Discharge[^]	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Discharge documentation[^]	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250

Government & Valuation Costs

Stamp duty & registration	At cost	At cost	At cost	At cost	At cost	At cost	At cost	At cost	At cost	At cost	At cost
Property valuation	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)	At cost (starting from \$221 for metro location under \$1m)

Construction

Construction admin	-	-	-	-	-	\$120	\$120	\$120	-	-	-
Construction assessment progress fee	-	-	-	-	-	\$650	\$650	\$650	-	-	-

Fixed only

Optional rate lock	-	-	-	-	\$350 (Compulsory for 5-year fixed)	-	-	-	-	\$350 (Compulsory for 5-year fixed)	\$350
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