

Effective from 8th August 2024

# Solar Home Loan\*\*

Get a discount on your home loan rate for 5 years, without any ongoing fees.

## Product information

### Loan features

Loan purpose	Purchase, refinance or construction
Repayment type	P&I or 5 years I/O
Maximum LVR	90%
Loan term	15 - 30 years
Loan amount	\$50,000 - \$1,500,000*
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	Available
VISA debit card	Yes, free
EFTPOS	Yes, unlimited and free
Redraw	Unlimited, free redraw
BPAY	Unlimited free
Cash and cheque deposit	Available via Bank@Post

### 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 (starting from \$220 for metro location under \$1m)

Aggregator Firstmac

~Government &amp; 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.

\*\*See [Solar Home Loan Discount Offer Terms and Conditions](#) and [Solar Construction Discount Offer Terms & Conditions](#).