

**PREMIUM HOME LOAN**

Loan purpose	Any worthwhile purpose
Split facility	Four separate loan accounts under one facility, each with loan statements.
Maximum loan amount	\$2,500,000 subject to property and location
Minimum loan amount	\$30,000
Loan term	10, 15, 20, 25 or 30 years
Interest rate	<ul style="list-style-type: none"> • Variable or fixed 2, 3 or 5 years • A premium rate discount is applicable
Interest calculation	Calculated daily on outstanding balance
Repayments	Principal and interest or interest-only 2, 3, 5 or 10 years.
Repayment method	<ul style="list-style-type: none"> • Loan repayments can be made by direct debit or direct salary credit; • Instalments can be made weekly, fortnightly or monthly.
Voluntary Repayments	Additional repayments on variable rate loans may be made at any time.
Portability	Substitution of security property is available. Restrictions may apply if loan size is altered.
Fees	Fees apply.
Loan statements	<ul style="list-style-type: none"> • For standard accounts, bi-annual statements are issued at the end of the financial year and the end of the calendar year; • For line of credit accounts, monthly statements during the revolving credit period, reverting to 6-monthly for the remainder of the term; • Interim statements are issued on request, free of charge.
Redraw facility	For variable rate, available as required and the minimum redraw is \$50 when accessed over the phone or via the internet
Construction	Land only security and construction facilities are available. Additional terms, conditions and progress payment fees apply.
Line of Credit MasterCard & Chequebook access	<ul style="list-style-type: none"> • MasterCard access for purchases and free ATM access to cash (selected ATMs only) all at line of credit rates • Chequebook access option available
Online services	<ul style="list-style-type: none"> • The Loan Service Net enables borrowers to view and transact on their loan • The Loan Service Line enables borrowers to transact on their loan via the phone

Maximum LVR	Loan Amount	Standard	Stand alone Line of Credit	Fastdoc 80	Fastdoc 70
	\$30,000 - \$500,000	100%	90%	80%	70%
	\$500,001 - \$650,000	95%	90%	80%	70%
	\$650,001 - \$750,000	90%	85%	80%	70%
	\$750,001 - \$1,000,000	85%	NA	80%	NA
	\$1,000,001 - \$2,500,000	80%	NA	NA	NA