



## PREMIUM LINE OF CREDIT

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<b>Loan purpose</b>	Owner-occupied, investment or business purpose permitted				
<b>Split facility</b>	Four separate loan accounts under one facility, each with loan statements				
<b>Maximum loan amount</b>	<ul style="list-style-type: none"><li>• \$750,000 as a stand-alone facility</li><li>• \$2,500,000 if taken in combination with a standard account</li></ul>				
<b>Minimum loan amount</b>	\$30,000				
<b>Minimum account split</b>	\$5,000 if part of a split facility				
<b>Loan term</b>	30 years				
<b>Repayments</b>	Interest-only for the first 15 years (called the revolving credit period). Reverting to principal and interest for the remainder of the term				
<b>Interest rate</b>	Variable. If required, all or part of the loan can be converted to fixed rate for no cost at the end of the 15-year revolving credit period				
<b>Repayment method</b>	<ul style="list-style-type: none"><li>• Loan repayments can be made by direct debit or direct salary credit</li><li>• Instalments can be made weekly, fortnightly or monthly</li></ul>				
<b>Voluntary repayments</b>	Additional repayments on variable rate loans may be made at any time				
<b>Portability</b>	Substitution of security property is available. Restrictions may apply if loan size is altered.				
<b>Ongoing fees</b>	Fees Apply.				
<b>Loan statements</b>	<ul style="list-style-type: none"><li>• Monthly statements during the revolving credit period, reverting to 6-monthly for the remainder of the term.</li><li>• Interim statements are issued on request, free of charge.</li></ul>				
<b>Drawdown facility</b>	For variable rate, available as required and the minimum redraw is \$50 when accessed over the phone or via the internet				
<b>Online services</b>	<ul style="list-style-type: none"><li>• The Loan Service Net enables borrowers to view and transact on their loan</li><li>• The Loan Service Line enables borrowers to transact on their loan via the phone</li></ul>				
<b>MasterCard &amp; Chequebook access</b>	<ul style="list-style-type: none"><li>• MasterCard access for purchases and free ATM access to cash (selected ATMs only) all at line of credit rates</li><li>• Cheque book access option available</li></ul>				
<b>Stand alone Maximum LVR</b>	<table><tr><td>\$30,000 - \$500,000</td><td>90%</td></tr><tr><td>\$500,001 - \$750,000</td><td>85%</td></tr></table>	\$30,000 - \$500,000	90%	\$500,001 - \$750,000	85%
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