

# Product Features – Home and Investment Loans

Product	Bare Essentials		Standard		The Works Package	
	Variable	Fixed	Variable	Fixed	Variable	Fixed
Description	Perfect for customers who want a simple, no frills low that you can manage online.		Our standard home loan is a perfect for customers who'd like a little more flexibility with their home loan.		The Works Package, is just that. The Works! It's perfect for those who'd like additional benefits in an easy to manage package.	
Term	Up to 30 years		Up to 30 years		Up to 30 years	
Fixed Rate Term	N/A	1,2,3 & 5 years	N/A	1,2,3 & 5 years	N/A	1,2,3 & 5 years
Interest Options	P&I or Interest only		P&I or Interest only		P&I or Interest only	
Offset	x		✓	x	✓	x
Redraw	✓ with fee for staff assistance (\$50)	x	✓ no fee		✓ no fee	x
Repayment Methods	Everyday Transaction Account		Cash, Cheque, Transfer, EFT.	Cash, Cheque, Transfer, EFT.	Everyday Transaction Account / Offset account	Everyday Transaction Account
Repayment Frequency	W,F,M	M	W,F,M	M	W,F,M	M
Early loan payout	Early loan payout fee N/A	Penalty applies during the fixed term	Early loan payout fee N/A	Penalty applies during the fixed term	Early loan payout fee N/A	Penalty applies during the fixed term
Early Repayment fee	Early repayment fee N/A	Amounts over 15% of you minimum monthly contractual repayment	Early repayment fee N/A	Amounts over 15% of you minimum monthly contractual repayment	Early repayment fee N/A	Amounts over 15% of you minimum monthly contractual repayment
Upfront Fees	App fee of \$600 waived		App fee of \$600 waived		App fee of \$600	
	\$242 Valuation fee		\$242 Valuation fee		\$242 Valuation fee	
	\$440 Legal fees		\$440 Legal fees		\$440 Legal fees	
Ongoing Fees	\$0		\$0		\$395 - capped at 5 loan accounts	
Top Up Facility	✓	✓	✓	✓	✓	✓
Product Switch Fee (excl refix)	\$300	\$300	\$300	\$300	\$300	\$300
Product refix	\$150	\$150	\$300	\$300	\$0	\$0
Top Up Application Fee	\$300	\$300	\$300	\$300	\$300	\$300
LVR	Up to 80% without LMI		Up to 80% without LMI		Up to 80% without LMI	
	Up to 95% with LMI		Up to 95% with LMI		Up to 95% with LMI	
Credit Card Annual fee	\$50		\$50		waived on one eligible card per package	