

Discount Variable

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Features

- > **Loan Size**
\$50,000 up to \$750,000.
- > **Split Facility**
Can combine with Standard Variable or Line of Credit for higher loan amounts.
- > **Purpose**
Purchase or refinance for investment and/or private purposes.
- > **Security**
Owner occupied or Investment properties. NB. For 100% LVR's owner occupied properties only.
- > **Term**
10, 15, 20, 25 or 30 years.
- > **Repayments**
Variable rate Principal and Interest and Interest Only 1-5 years.
- > **Direct Debit**
Pay your loan by direct debit monthly or fortnightly.
- > **Direct Salary Crediting**
Not available on this product. However can combine with the AIO or LOC to have salary credited, and payments for the Discount split can be taken from the AIO/LOC.
- > **Redraw**
Minimum \$50, no fee to redraw.
- > **Mortgage Insurance**
Payable by borrower where LVR exceeds 80%.
- > **Fees**
No account keeping or ongoing fees.

> LVR

Loan Amount	Max LVR
\$50,000 - \$500,000	100%
\$50,001 - \$750,000	90%

- > **Portability**
The security property can be substituted if required. Note there may be restrictions if loan size needs to be altered.
- > **Statements**
Free Quarterly statements.
- > **Additional Repayments**
Unlimited additional repayments at any time on variable rate.