

Standard Variable

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Features

> Split Facility

One loan with up to 4 loan accounts allowed, comprising a mix of loan products. This is useful for borrowers distinguishing between loan purposes and providing assistance with income tax preparation.

> Loan Size

\$30,000 up to \$3,000,000.

> Purpose

Refinance or Purchase, personal or investment use.

> Term

10,15,20,25 or 30 years.

> Repayments

Principal and Interest or Interest Only for 1,2,3,5 or 10 years.

> Direct Debit

Pay your loan by direct debit monthly or fortnightly, additional payments can be made on variable rates at any time at no extra cost.

> Direct Salary Crediting

Have your income directly paid into your home loan account and use your re-draw facility over the phone or via the internet to access your money when needed.

> Fees

No monthly administration fees or account keeping fees.

> LVR

Home Loan Amount	Max LVR
< \$2,000,000	80%
< \$3,000,000	70%

Please refer to Advantage Rate and 100% Loan product sheet for LVR's greater than 80%.
Higher loan amounts can be achieved at reduced LVR's

> Portability

The security property can be substituted if required. Note there may be restrictions if loan size needs to be altered.

> Statements

Free six monthly statements.

> Convert to Fixed Rate

All or part of the loan can be converted to a fixed rate loan at any time (subject to a 4 account maximum).

> Available

No minimum and free if combined with offset account.

> Principal Reductions

Yes no limit, however "manual" reamortisation requests apply.

