

Home Loan Range Comparison

Product Features	First Rate Home Loan	Standard Home Loan	Premier Package Home Loan	Complete Home Loan	Equity Line of Credit
100% Offset	No	Yes ²⁵	Yes ²⁵	Yes ²⁵	N/A
Multiple Offset Accounts	No	No	Yes	No	N/A
Line of Credit	No	No	No	No	Yes
Establishment Fee	Yes <i>This fee is waived for First Home Buyers</i>	Yes	Yes (50% discount) <i>This fee is waived for First Home Buyers</i>	Yes <i>This fee is waived for First Home Buyers</i>	Yes
Annual Fee	No	No	\$350	No	\$150
Administration Fee	No	\$350 Bridging only	\$350 Construction only ²⁶	\$350 Construction only ²⁶	No
Repayment Frequency	W,F,M ²⁷	W,F,M ^{27, 28}	W,F,M ^{27, 28}	W,F,M ^{27, 28}	N/A ²⁹
Additional Repayments Accepted	Yes ³⁰	Yes ³¹	Yes ³¹	Yes ³¹	Yes
Interest Only Available	No	Yes ³²	Yes ³²	Yes ³²	N/A
Fixed Interest Rate Available	No	Yes ³³	Yes ³³	Yes ³³	No
Fixed Rate Lock available	N/A	Yes ³⁴	Yes ³⁴	Yes ³⁴	No
Redraw Available ³⁵	Yes	Yes	Yes	Yes	N/A
Redraw Fees	\$0	\$0	\$0	\$0	N/A
Repayment holiday	No	Yes ³⁶	Yes ³⁶	Yes ³⁶	No
Family Repayment Pause	No	Yes ³⁷	Yes ³⁷	Yes ³⁷	No
Early Repayment Penalty	No ³⁰	No ³¹	No ³¹	No ³¹	No
Fixed Rate Break Cost	N/A	Yes	Yes	Yes	N/A
Minimum Loan Amount	\$250,000	No ³⁸	No ³⁸	No ³⁸	No
Maximum Loan Amount	\$1,000,000	No	No	No	No
Maximum Loan Term	30 Years	30 Years	30 Years	30 Years	30 Years
Maximum LVR (with no LMI)	80%	80%	Up to 85% ³⁹	80%	N/A
Maximum LVR with LMI	95%	98%	Up to 98% ³⁸	Up to 98% ³⁸	N/A

25. Not available during fixed interest rate period. When you link a transaction account to an offset facility, you earn no interest under the transaction account even if the balance of the transaction account exceeds the loan balance. 26. One-off fee to cover progress draw downs and valuations. 27. Weekly, fortnightly or monthly repayments. 28. Monthly repayments only for interest only loans. 29. If at any time the unpaid balance of the account exceeds the credit limit, you must immediately repay such amount as is necessary to reduce the unpaid balance to the credit limit. 30. Additional repayments must not cause redraw to exceed \$30,000. 31. A maximum of \$30,000 per year additional repayments accepted during the fixed interest rate period. Any funds paid in excess of \$30,000 per year will incur a Break Cost Fee. Additional repayments are unlimited on this loan during variable interest rate period. 32. Available for 1 – 5 year terms. Capped at 10 years over the term of the loan for investment and 5 years for owner occupied. Monthly repayments only during interest only term. Conditions apply. 33. Available for 1 – 5 year terms, excludes loans classified as Bridging Loans.

34. Available for 1 - 3 year fixed terms only with a maximum loan amount of \$1M. 35. Minimum redraw \$500. 36. Loan must be in advance to enable repayment holiday. 37. Repayment pause is between 3 and 6 months and approval is required. 38. \$50,000 minimum loan amount for fixed rates and \$50,000 minimum loan increase for existing customers switching from a loan funded prior to 1 December 2015. 39. Lenders Mortgage Insurance (LMI) is only required if the loan exceeds 80% of the property value or 85% for Premier Package Home Loan holders where approval conditions are met. These conditions include applicants to be employed in the Education sector, owner occupied only, no equity release with refinanced loans, no off the plan or construction loans, standard security types, some postcode restrictions apply. LMI protects the lender. Loans of up to 95% Loan to Value Ratio (LVR) can be approved, subject to meeting LMI approval conditions and may be extended to 98% inclusive of LMI fee capitalisation for First Home Buyers (excludes the First Rate Home Loan).