



5 Year Fixed Rate Special (Established Property)

Product overview

Please refer to Website for current pricing			Maximum loan amount	
Residential OO	\$3,500,000	P&I		Single Security \$3,500,000 (\leq 80% LVR) OO \$3,000,000 (\leq 80% LVR) INV
Residential INV	\$3,000,000	P&I	Loan to Value Ratio	Up to 80% (inclusive)
			Loan term	30 years
Fees & Charges			Loan Purpose	Investment
Application fee	\$330 (Individuals) \$550 (Companies & Trusts)		Credit history	Clear credit history
Valuation fee	At cost		Repayments	Principal and Interest & Interest Only
Annual facility fee	\$395 Annual Fee		Cash out	Available to 65% of loan amount to max 80% LVR.
			Offset account	100% offset account available
Fixed rate lock fee	\$495 (Validity 90days, Non-refundable & Form required on application submission)		Acceptable securities	As per Lending Policy
			Split loans	Available. Split your loan into more than one portion
Account variation fee	\$250		Credit increase	Available. Fees apply
Facility variation fee	\$450		Redraw	Not Available
Discharge fee	\$795 plus any third party costs		Repayment frequency	I/O repayments - Monthly only. P&I repayments - weekly, fortnightly and monthly.
Break costs	Break costs apply if repaid before expiry of original fixed term			
Visa Debit card	Up to 40 days interest free on Visa Debit Card [Optional]		Voluntary Repayments	up to \$20,000 per annum without penalty
Solicitor documentation fee	\$300 (1 security, 2 natural person borrowers). Higher fees apply for Company or Trust loans depending on the complexity of the structure.		Transaction fees	Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS

Terms and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice.

Updated 29/1/26