

HOUSING LOAN PRODUCT FEATURES

AUGUST 2016

Products	<ul style="list-style-type: none"> Residential Housing – Owner Occupier / Investment / Land & Construction Personal Loans & Commercial Loans also available <p>Full Document Lending Only</p>				
Interest Rates Residential Mortgages LVR 90% or less		OWNER OCCUPIED		INVESTMENT	
		% pa	%comparison	%pa	% comparison
	Special Variable	3.89%	3.90%	4.34%	4.35%
	1 Year Fixed	3.99%	4.09%	4.34%	4.53%
	2 Year Fixed	3.99%	4.08%	4.34%	4.51%
	3 Year Fixed	3.99%	4.07%	4.34%	4.49%
	4 Year Fixed	4.39%	4.20%	4.74%	4.62%
	5 Year Fixed	4.49%	4.26%	4.89%	4.69%
Home Loan / Total Group Exposure Size	Minimum \$50,000, Maximum \$1,250,000 (higher amounts on application) Some restrictions on Loan size apply depending on location and usage				
Interest Rate Options	Variable, Fixed, Split – maximum 3 splits (1st split free)				
Repayment Options	P&I Interest Only – Investment Loans only (LVR to include one month's interest)				
Term – residential mortgages	P&I - 30 years Interest Only - 5 years (Investment Loans only)				
Maximum LVR	Residential Mortgage up to 90% incl fees and LMI Some restrictions apply depending on location and usage				
Loans Fees - Loan amount inclusive of all fees	Valuation Fee	At cost (min \$220 Perth metro, \$330 Kalgoorlie)			
	Legal Fees	\$300 (additional if guarantee/trust/more than one property)			
	Landgate	\$165.80 plus title search \$49.70			
Ongoing Fees	No annual package or monthly loan fees – other fees may apply. No early payout fees (exception – Fixed rate loans)				
Lender's Mortgage Insurance	Payable where LVR is greater that 80% Only				
Repayments	Weekly, Fortnightly & Monthly - The monthly contracted repayment must be paid in full by the monthly anniversary of the loan settlement. Direct debit is preferred through GMY transaction account.				
Additional Repayments	Unlimited on variable portion. – nil penalty fees. \$10,000 per annum limit on fixed portion from date of settlement or conversion. Penalty fees apply for repayments in excess.				
Redraw	Variable, fixed and interest only loans - provided the account holds one mortgage repayment in advance. Minimum redraw amount is \$500.				
100% Offset Account for Variable, Fixed and IO Loans	100% offset account available free of monthly fees. Accounts must be held in the name of the borrower/s.				
ATM	Visa Debit card to use at rediATM, NAB or BOQ ATMs – free of charge.				
Internet & Phone Banking	Available through Phonenumber and Net Banking services				
Statement Cycle	To all account holders on a six monthly basis.				