



goldfields

M O N E Y

Home Loans

ABN 63 087 651 849 | AFSL/ACL 246884



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Goldfields Money Home Loans

Whether you're looking to refinance, consolidate your debt, buy a house and/or land, or build a new home, our home loans team is ready to help.

Our loans process is quick and efficient; no unnecessary waiting time for approval and settlement.

You can structure your loan to suit your needs and when your circumstances change, you can change the way your loan works too.

If you are still looking for your property, pre-approval is available (**conditions apply**).

Goldfields Money welcomes First Home Buyers: let us help you to lodge your application.

Home Loan Features

| Loan Type | Owner Occupier Loans Investment Loans Vacant Land Construction Loans |
|-------------------------------|---|
| Loan Purpose | Purchase of new of existing property Refinance of existing property |
| Loan Amount | Minimum: \$50,000 Maximum: \$1,350,000 (Higher amounts on application) |
| Loan to Value Ratio (LVR) | Maximum: 95% including Lenders Mortgage Insurance Some restrictions on LVR based on location and usage. |
| Loan Term | Up to 30 years for residential property. Up to 5 years for interest only loans. |
| Repayment Terms | Principal and interest. Interest Only (max 5 years – investment loans only). Repayments can be made weekly, fortnightly or monthly. Unlimited on variable portion. \$10,000 per annum limit on fixed portion from date of settlement or conversion. Fees and charges apply for repayments in excess. |
| Interest Rates | Variable or Fixed Rates. Split Loans Available. |
| Lenders Mortgage Insurance | Payable by applicant where LVR is greater than 80% |
| Redraw Option/Offset Accounts | Redraw of payments in advance available free online. A fee is payable for staff assisted redraws. Free Offset accounts are available. |
| ATMs | Redicard to use on Redi teller, NAB or BOQ ATM = no ATM fees. |
| Access | Internet Banking Phone Banking Mobile Banking |

Home Loan Fees

| | |
|---|--|
| Establishment Fee | \$500.00 |
| Legal Fee | \$300.00 – higher amounts may apply based on location and complexity |
| Government Fees | Fee charges based on the cost to Goldfields Money |
| Ongoing Fees | No ongoing loan fees. Other fees and charges may apply. |
| Home Loan Top Up Fee | |
| Up to \$30,000 | \$350.00 |
| Greater than \$30,000 | \$500.00 |
| Lender's Mortgage Insurance | Based on the total amount borrowed and the valuation of the properties |
| Registered First Mortgage (per property) | \$165.80 Landgate \$300.00 Legal Costs |
| Registered Second Mortgage (per property) | \$165.80 Landgate \$300.00 Legal Costs \$82.90 Landgate Title Production fee |
| Discharge of Property Mortgage | \$300.00 Discharge fee \$165.80 Landgate fee |
| Discharge of Property Mortgage (Loan Types L30, L50, L55) | \$5550.00 Prepayment fee \$300.00 Discharge fee \$165.80 Landgate fee |
| Property Valuation Fee | At cost to Goldfields Money |
| Construction Progress Valuation Fee | A cost to Goldfields Money |
| Title Production Fee | \$250.00 Administration and Legal fees |
| Enforcement Costs | \$35.00 per letter demand when 31 days in Arrears. \$10.00 per letter – 2 nd and 3 rd overdue reminders Plus debt collection agency costs, court costs and repossession costs if applicable. |
| Real Property Security Substitution Fee | \$250.00 |
| Title Search Fee | \$24.85 |
| Loan Split Fee | \$Nil for first split \$100.00 for each additional split (max 3 splits) |
| Fixed Rate Loan Break Cost Fee | As per loan contract |
| Package Fee | \$350.00 (Annually on the anniversary of the loan funding) |
| Progressive Drawdown Fee | \$50.00 per drawing |
| Inward Dishonour Fee | \$15.00 per dishonoured cheque |
| All rates and fees in this document are correct as of 01 August 2016. These are subject to change at the discretion of Goldfields Money Limited. Please see our website for the most up to date rates and fees visit www.goldfieldsmoney.com.au | |

Home Loan Interest Rates

| | Owner Occupier Loans | | Investor Loans | |
|---|--------------------------------|------------|------------------------------|------------|
| | p.a. rate | comp rate* | p.a. rate | comp rate* |
| | LVR 90% or less ^{1 2} | | LVR 90% or less ¹ | |
| Variable Rate Loans | | | | |
| Special Rate Home Loan | 3.89% | 3.90% | 4.34% | 4.35% |
| Discounted Home Loan | 4.09% | 4.10% | 4.54% | 4.55% |
| Standard Home Loan | 4.75% | 4.76% | 4.95% | 4.96% |
| Fixed Rate Home Loans ³ | | | | |
| 1 Year | 3.99% | 4.09% | 4.34% | 4.53% |
| 2 Years | 3.99% | 4.08% | 4.34% | 4.51% |
| 3 Years | 3.99% | 4.07% | 4.34% | 4.49% |
| 4 Years | 4.93% | 4.20% | 4.74% | 4.62% |
| 5 Years | 4.49% | 4.26% | 4.89% | 4.69% |

¹ Loans > 80% LVR require Lenders Mortgage Insurance
² Contact Goldfields Money for rates on loans greater than 90% LVR
³ Reverts to Variable Discounted Home Loan Rate at end of fixed period

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* The home loan comparison rate is based on a loan of \$150,000 over a term of 25 years, based on monthly repayments.

WARNING: The comparison rate is true for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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What documentation will I need to provide?

1. Proof of identity (Passport and Driver's licence)
2. Proof of income for all people named on the application (payslips, income tax returns and employers' letters are all acceptable).
3. Evidence of your ability to pay a deposit plus loan costs such as mortgage fees, settlement agent fees, stamp duty etc.
4. If you have already made an offer on a property, please be sure to bring a copy of the Offer and Acceptance (O&A) form signed by all relevant parties, as well as copies of any Annexures attached to the O&A form.
5. Statements of existing loans (including credit cards)
6. Latest council rates notice (refinance only)
7. Building Plans and contract (construction loans)

How Do I Apply?

Apply for your home loan via our online application, online enquiry or by calling 1300 GO 4 GOLD (1300 464 4653).



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