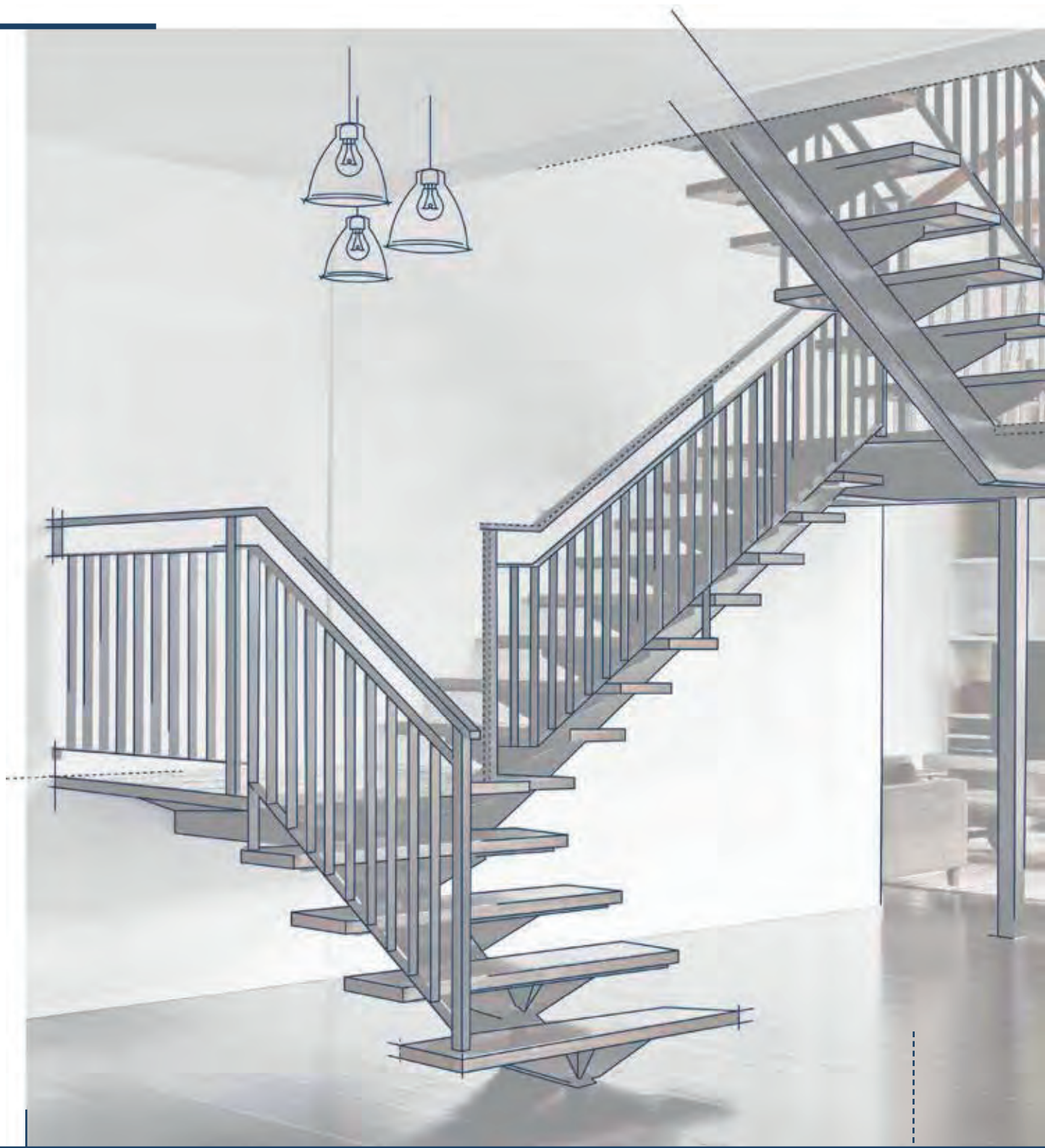


Bring your plans to life.



Planning on...

purchasing your first home?

buying a larger home for the family?

expanding your property investment portfolio?

**Bring your plans to life with
Connective Home Loans Essentials™**





Connective Home Loans Essentials™ has all of the features you need to develop your plans for the future, without making you pay for the ones you don't want.

Our straightforward home loans are delivered at highly competitive rates and funded by Advantedge, part of the NAB Group and one of Australia's leading wholesale lenders.

They also come with the expert backing of your broker and a dedicated Customer Care team to ensure managing your loan is simple and easy.

Connective Home Loans Essentials™ – helping your plans come to life.

A Connective Home Loans Essentials™ loan delivers on exactly what you need, whatever your plans may be.

We call them the essentials.

A range of straightforward, essential home loan options to meet your needs

Competitive rates to help you save

Expert help and support from your broker to select the essential options to suit your needs

24/7* secure online, tablet and mobile access to your accounts

Convenient redraw# access to your variable rate home loan funds via ATMs+ and EFTPOS

Direct debit from your home loan to your everyday bank account

The ability to make extra repayments to your variable rate home loan electronically at no cost

A dedicated Customer Care team to make managing your loan easy

The backing of Advantedge, one of Australia's leading wholesale lenders and part of the National Australia Bank Group.



We want to bring your plans to life, and we want to see it happen quickly. Which is why our loan processes are streamlined to make your life easy.

You can count on receiving high quality service from your broker to help you to determine which essential loan options best suit your needs, and to manage the application process for you.

We also help to make managing your loan easy, with great service from our dedicated Customer Care team and secure online and phone access to your accounts around the clock.

You can rest assured knowing that we will be there to support you every step of the way.

Different plans call for different types of loans. With Connective Home Loans Essentials™ you get to choose from a range of options to best meet the needs of your individual plan.

You can choose from fixed or variable rate options, or a combination of both. Plus, many other features that your broker can take you through to determine which essential options suit your needs.



Variable rate

- Freedom to manage the loan the way you want
- Competitive rates and all essential features included
- Make extra payments electronically at no cost and redraw# those extra repayments when it suits you

Fixed rate

- Certainty in knowing how much your repayments will be
- The ability to choose your fixed term – 1 to 5 years



Your Connective Home Loans Essentials™ options compared

PRODUCT FEATURES	Variable	Fixed
Description	Variable rate product with flexible product features	Fixed rate product for repayment certainty with a choice of fixed rate terms
Owner Occupied (OO)/ Investment (INV)	Both	Both
Interest Rate based on Loan Characteristics	Yes - Loan size & LVR	Yes - Loan size & LVR
Construction/vacant land	✓	✗
Repayment frequency options	Weekly, fortnightly or monthly ¹	Weekly, fortnightly or monthly ¹
Principal & interest/Interest only	Both ²	Both ²
Ability to make additional repayments	✓	✓ Up to a maximum of \$20,000 per fixed rate term ³
Lock rate option to set fixed rate	✗	✓
Redraw	✓ ⁴	✗
Easy access to your home loan funds	Transactions via internet and phone, BPAY [®] (In), debit card, ATM ⁵	Transactions via internet and phone, BPAY (In) ³
Splits available	Unlimited	Unlimited
Portability	✓	✓
Maximum Loan Term	30 years	30 years
PAYG/Self Employed	Both ⁶	Both ⁶
Individuals, Companies, Trusts	✓	✓
Easy repayment options – salary credit/direct debit	✓	✓
Debit card	✓	✗

Product features table footnotes

1. Weekly or fortnightly repayments are available after the first scheduled monthly repayment is made. For interest only loans, only monthly repayment option is available.
2. Interest only term up to 10 years where the loan is for investment purposes, and up to 5 years where the loan is for personal use and/or LVR >85%.
3. Break costs may apply if a fixed rate loan is: repaid in full; the loan rate is varied in any way before the fixed rate term ends; or additional payments exceed \$20,000 maximum.
4. Subject to loan terms.
5. Use of NAB / rediATM networks are free of charge. Fees and charges may be applied by owners of other ATM networks.
6. Co-Borrower(s) may be PAYG provided that they are mortgagors and able to provide income verification documentation.

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Information accurate as at October 2018 and may change without notice. Please contact your Connective Broker for full details of Connective Home Loan Essentials™ products.



To find out more about how a Connective Home Loans Essentials™ loan could bring your plans to life, speak to your broker or visit connectivehomeloans.com.au

* Subject to system availability.

*For peace of mind, redraw is only available to your nominated bank account. Redraw is only available on your variable rate loan in accordance with loan terms. Fees are charged for manual redraws.

*Use of NAB / rediATM networks are free of charge. Fees and charges may be applied by owners of other ATM networks.

Connective Home Loans Essentials™ is funded by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Limited (NAB). Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries. Connective Home Loans Essentials™ is distributed by Connective Credit Services Pty Ltd ACN 143 651 496. Australian Credit Licence 389328.

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