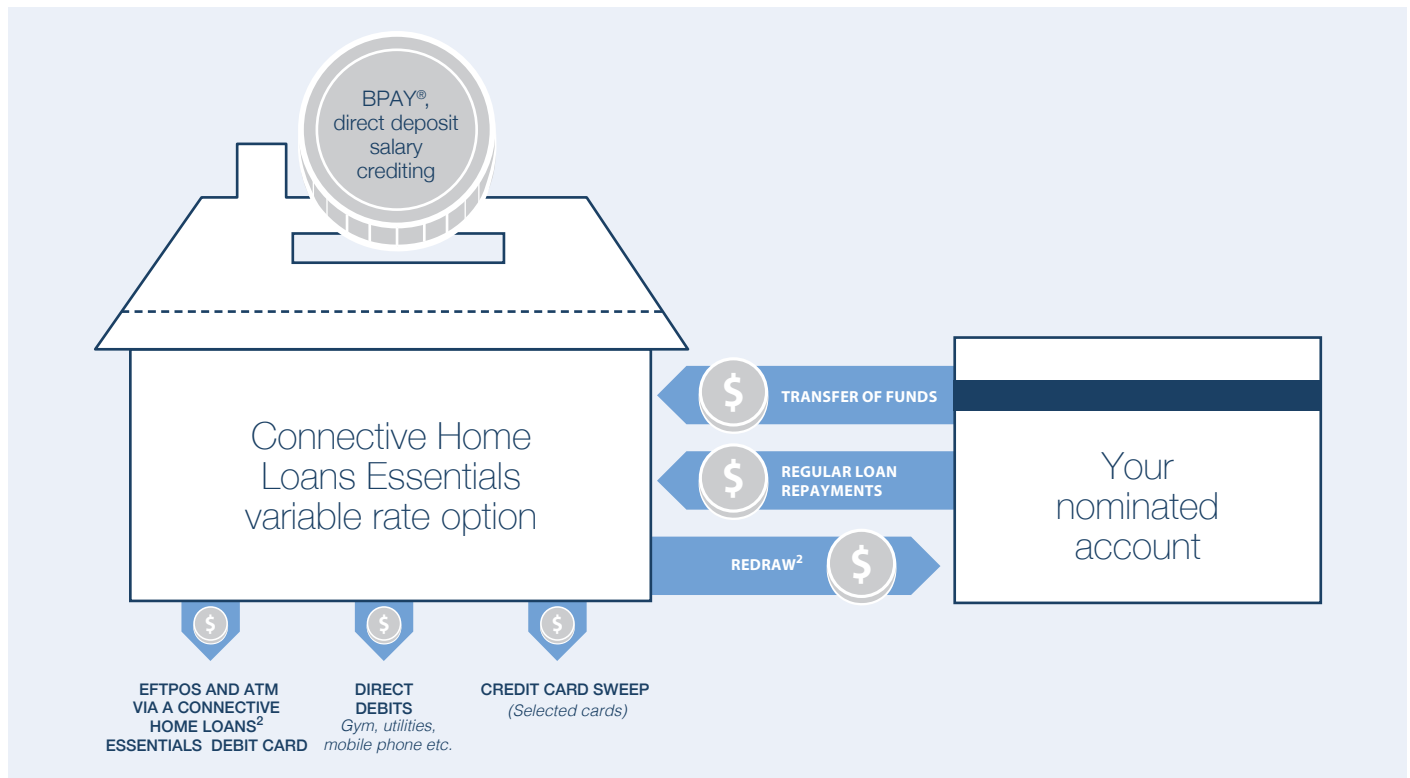


Maximise your redraw facility with Connective Home Loans Essentials

Connective Home Loans Essentials variable rate products feature a redraw facility that helps you effectively manage your cashflow. Make additional payments to reduce your variable rate home loan whilst maintaining 24/7 access¹ to your account and extra payments as follows:



Benefits of the redraw facility with Connective Home Loans Essentials

- FREE EFTPOS and ATM³ transactions via over 4200 ATMs in the NAB and rediATM networks
- Flexible repayment options including BPAY In, Direct Deposit, Salary Crediting and Direct Debit
- Complements your existing transactional bank account
- Set up direct debits for convenient bill payments. Redraw via phone and internet, with no minimum amount to your nominated account and at no cost

Important Information:

1. Subject to systems availability and loan terms.
2. 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.
3. ATM Operator Fee may apply for ATMs used outside the NAB or rediATM network.

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For more information, contact your broker.

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