



100% Offset Home Loan

- Fully transactional including ATM, eftpos, Bank@Post, BPAY® and AnyPay
- 100% offset available on fixed rates
- Refix at no cost at end of fixed term
- Extra repayments welcome on variable and fixed*
- Available for both construction and bridging finance loans.

Who is this loan perfect for?

Owner occupiers including 1st homebuyers and those looking to refinance.

What makes it so good?

It's a fully transactional 100%, offset account that offers a great range of practical features and instant access to funds.

Every cent you deposit reduces the interest on your home loan, meaning you can pay off your debt faster. It's the ideal facility to put your salary into if you want the money you work hard for, to work its hardest for you.

Product Options	
Full Doc applicants	✓
Individuals, companies and trusts	✓
Purchase or refinance	✓
Owner occupied or investment	✓
Debt consolidation	✓
Bridging finance	✓
Construction	✓
Vacant land	✓
Home equity	✓
Variable or fixed (1-5 years)	✓
Option to split loan	✓
Principal and interest repayments, or interest only	✓
Interest only available up to 5 years	✓

Features	
Loan term	5 to 30 years
Minimum loan amount	\$10,000
Fully transactional offset	✓
Monthly admin fee	✓
No restrictions on offset contributions	✓
No minimum amount to get full 100% offset benefit	✓
Voluntary repayments	Variable Fixed*
Free redraw (electronic only)	✓
Statements (monthly)	✓
Free ATM Access (Bendigo Bank ATMs)	✓
Fee free eftpos, BPAY®, internet banking transactions	✓
No rate lock fee applies to secure fixed rate	✓

*Additional repayments on fixed rate of up to \$20,000 p.a. without penalty.

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 Contact your broker or call us on 1300 369 564

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