



Term Loan

- Variable or fixed rate
- Can split loan to part fixed
- Extra repayments welcome* and free online banking redraw available
- No ongoing monthly or annual admin fee
- Free redraw

Who is this loan perfect for?

Property investors, or home buyers.

What makes it so good?

This easy to use, simple home loan with redraw has everything a property investor needs and nothing they don't. Whether you're new to investing or a seasoned purchaser, this loan delivers on all counts.

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: owner occupied and investment up to 5 years	✓

Features

Loan term	5 to 30 years
Loan amount	Minimum \$10,000
No annual or admin fee	✓
No rate lock fee applies to secure fixed rate	✓
Voluntary repayments	Variable Fixed*
Free redraw (electronic only)	✓
Statements	Twice yearly
Online banking	✓

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

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