

Owner Occupier

# Essentials



## Product rates

Product	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest Only)	Comparison rate p.a.*
Essentials	2.79%	2.81%	3.29%	3.31%

## Product details

Loan purpose	Purchase or refinance
Repayment type	P&I or 5 years I/O
Maximum LVR	80%
Minimum loan term	15 years
Maximum loan term	30 years
Minimum loan amount	\$50,000
Maximum loan amount	\$2,000,000
Additional repayments	Unlimited free
Repayment frequency	Weekly, fortnightly or monthly (monthly if interest only)
Salary crediting	Available
Redraw	Unlimited, free redraw
Construction loan	N/A - Please refer to the construction loan fact sheet
VISA Debit Card	Not available
EFTPOS	Not available
BPAY	Unlimited free

## Fees

Application fee	\$0
Monthly fee	\$0
Annual fee	\$0
Settlement fee	\$300
Valuation fee	\$220 or at cost
Government fees	at cost



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