

loans.com.au
THE HOME OF SMART MONEY

Home loans guide

Reasons to choose us

Loans.com.au is an award-winning online lender. Since we were founded in 2011, we have grown to become an industry leader with thousands of happy customers in every state and territory.

We offer personal service from our Australian-based lending specialists so, if you need to settle quickly, we can easily work to your time frames.

We also offer super-low interest rates to save you money with no ongoing fees.

Borrowing with loans.com.au is quick, simple and personal, so you can purchase or refinance with confidence.

Our application steps

Easy as 1,2,3

Loans.com.au makes borrowing simple. Go from application to settlement in three easy steps.

Here's how to lock in a super-low-rate home loan, super-fast.

1



Apply

Apply online or on the phone with one of our Australian-based lending specialists.

2



onTrack to Approved

It is easy for you to track your application to approval, receive your loan documents and set up online services with our award-winning onTrack app.

3



Settle and Save

We do everything required for the loan settlement, so you can start saving money.

Phone: 13 10 90

Email: sales@loans.com.au

Website: www.loans.com.au

* Rates as at 26 September 2018. The comparison rate is based on a \$150,000 loan over 25 years. Warning: this comparison rate is true only for this example and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for fixed interest only loans are based on an initial interest only period equal in length to the fixed period. Lending criteria, fees and conditions apply. Rates, fees and conditions are indicative, available for new loans only and subject to change without notice. Different interest rates apply to product rollovers and internal refinances.

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Our onTrack app

Track your loan application on-the-go with onTrack mobile. The easy to use mobile app will keep you up-to-date with the progress of your loan anytime, anywhere with alerts straight to your phone.

It's now even easier to get your loan approved and settled fast, no matter where you are.



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Owner occupier

Features & rates

Product name	Fixed term	Features	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest only)	Comparison rate p.a.*	LVR	Max loan amount	Linked redraw offset facility	Visa Debit	Redraw Available	Available to Split	Additional Repayments
Offset (80% LVR) <small>most popular</small>	-	<ul style="list-style-type: none"> Minimum 20% deposit required Everyday redraw offset facility No ongoing fees 	3.72%	3.74%	4.07%	4.09%	up to 80%	\$2M	✓	✓	✓	✓	✓
ZIP Home Loan	-	<ul style="list-style-type: none"> \$5,000 Visa Debit Card Redraw facility No ongoing fees 	3.68%	3.70%	-	-	up to 80%	\$2M	✗	✓	✓	✗	✓
Offset (90% LVR)	-	<ul style="list-style-type: none"> Minimum 10% deposit required Everyday redraw offset facility No ongoing fees 	4.04%	4.06%	-	-	up to 90%	\$1M	✓	✓	✓	✓	✓
Essentials	-	<ul style="list-style-type: none"> A streamlined home loan A super low variable rate No ongoing fees 	3.64%	3.66%	3.99%	4.01%	up to 80%	\$2M	✗	✗	✓	✓	✓
Fixed	1 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	3.94%	3.94%	4.09% (up to 80%)	3.95%	up to 90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
Fixed	2 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	limited time offer** 3.89% 3.94%		limited time offer** 3.89% 3.94% (up to 80%)		up to 80%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
Fixed	3 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	limited time offer** 3.99% 3.96%		limited time offer** 3.99% 3.96% (up to 80%)		up to 80%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year

**Rates as at 2 July 2018 for the No Regrets Fixed Campaign Home Loan available for loan applications submitted from 2 July 2018 with settlement of loan to be completed by 2 January 2019 (No Regrets Campaign Period). Non-refundable Rate Lock Fee of \$350 can be paid within No Regrets Campaign Period to lock rate for 60 days from date of payment. After the fixed rate term, the standard variable rate for each of owner-occupied and investment properties will apply to the respective loans. The comparison rate is based on a \$150,000 loan over 25 years. Warning: this comparison rate is true only for this example and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for fixed interest only loans are based on an initial interest only period equal in length to the fixed period. Lending criteria, fees and conditions apply. Rates, fees and conditions are indicative, available for new loans only and subject to change without notice.

Fees

Product name	Monthly Fee	Annual Fee	Settlement Fee	Optional rate lock fee	Valuation Fee	Discharge fee [#]	Discharge documentation fee [#]	Government Fees
ZIP Home Loan, Offset & Essentials	\$0	\$0	\$300	-	\$220 or at cost	\$300	\$250	at cost
Fixed 1, 2 & 3 year	\$0	\$0	\$300	\$350	\$220 or at cost	\$300	\$250	at cost

[#]Discharge & discharge documentation fees are waived if loan goes to full term

Investor

Features & rates

Product name	Fixed term	Features	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest only)	Comparison rate p.a.*	LVR	Max loan amount	Linked redraw offset facility	Visa Debit	Redraw Available	Available to Split	Additional Repayments
Smart loan package Offset 80 most popular	-	<ul style="list-style-type: none"> A great low rate on investment loans when packaged with owner-occupied loan 	3.97%	3.99%	4.29%	4.31%	up to 80%	\$2M	✓	✓	✓	✓	✓
Essentials investor	-	<ul style="list-style-type: none"> A streamlined home loan A super low variable rate No ongoing fees 	4.29%	4.31%	4.29%	4.31%	up to 80%	\$2M	✗	✗	✓	✓	✓
Offset (80% LVR) investor	-	<ul style="list-style-type: none"> A fully-featured, low rate home loan Everyday redraw offset facility No ongoing fees 	4.37%	4.39%	4.37%	4.39%	up to 80%	\$2M	✓	✓	✓	✓	✓
Offset (90% LVR) investor	-	<ul style="list-style-type: none"> A streamlined home loan A super low variable rate No ongoing fees 	4.49%	4.51%	-	-	up to 90%	\$1M	✓	✓	✓	✓	✓
Fixed investor	1 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	4.14%	4.28%	4.29% (up to 80%)	4.29%	up to 90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
Fixed investor	2 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	limited time offer** 3.89% 4.24%		limited time offer** 3.89% 4.24% (up to 80%)		up to 80%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
Fixed investor	3 year	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 60 day rate lock option available Flexible repayment options 	limited time offer** 3.99% 4.23%		limited time offer** 3.99% 4.23% (up to 80%)		up to 80%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year

**Rates as at 2 July 2018 for the No Regrets Fixed Campaign Home Loan available for loan applications submitted from 2 July 2018 with settlement of loan to be completed by 2 January 2019 (No Regrets Campaign Period). Non-refundable Rate Lock Fee of \$350 can be paid within No Regrets Campaign Period to lock rate for 60 days from date of payment. After the fixed rate term, the standard variable rate for each of owner-occupied and investment properties will apply to the respective loans. The comparison rate is based on a \$150,000 loan over 25 years. Warning: this comparison rate is true only for this example and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for fixed interest only loans are based on an initial interest only period equal in length to the fixed period. Lending criteria, fees and conditions apply. Rates, fees and conditions are indicative, available for new loans only and subject to change without notice.

Fees

Product name	Monthly Fee	Annual Fee	Settlement Fee	Optional rate lock fee	Valuation Fee	Discharge fee [#]	Discharge documentation fee [#]	Government Fees
Smart loan package, Essentials Investor & Offset Investor	\$0	\$0	\$300	-	\$220 or at cost	\$300	\$250	at cost
Fixed Investor 1, 2 & 3 year	\$0	\$0	\$300	\$350	\$220 or at cost	\$300	\$250	at cost

[#]Discharge & discharge documentation fees are waived if loan goes to full term

Construction

Features & rates

	Construction owner occupier	Construction investor
Fixed term:	-	-
Features:	<ul style="list-style-type: none"> Interest only during construction 5 progress claims and progress valuations Only pay interest on the amount drawn down 	<ul style="list-style-type: none"> Interest only during construction 5 progress claims and progress valuations Only pay interest on the amount drawn down
Interest rate p.a.:	4.51%	4.71%
Comparison rate p.a.*:	4.01%	4.35%
LVR:	up to 90%	up to 90%
Max loan amount:	\$1M	\$1M
Offset facility:	After completion	After completion
Visa Debit:	After completion	After completion
Interest Only Available:	Interest only during construction	Interest only during construction
Redraw Available:	After completion	After completion
Available to Split:	After completion	After completion
Additional Repayments:	After completion	After completion

Fees

	Construction owner occupier	Construction investor
Monthly fee:	\$0	\$0
Annual fee:	\$0	\$0
Settlement fee:	\$300	\$300
Valuation fee:	\$220 or at cost	\$220 or at cost
Discharge fee:	\$300	\$300
Discharge documentation fee:	\$250	\$250
Government Fees:	at cost	at cost
Construction admin fee:	\$120	\$120
Progress inspections fee:	\$110 per stage (or at cost)	\$110 per stage (or at cost)



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