

loans.com.au
THE HOME OF SMART MONEY

Owner occupier home loans

Phone: 13 10 90 Email: customercare@loans.com.au Website: www.loans.com.au

*Rates as at 15 December 2016. 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. Lending criteria, fees and conditions apply. Rates, fees and conditions are indicative, available for new loans only and subject to change without notice

© 2016 copyright of loans.com.au Pty Ltd ACN 082 587 095 Australian Credit Licence 395219

Who is loans.com.au?

Loans.com.au is an Australian owned, multi award-winning online lender. We have earned our track record with low interest rates and flexible finance products.

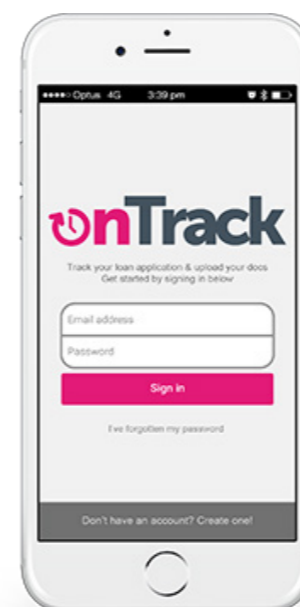
Since 2011 loans.com.au has been able to meet the needs of tens of thousands of customers around Australia; people just like you. We continue to innovate to stay ahead of the competition and give our customers the best of what new technology can bring to money management.

Our application process

At loans.com.au we have redesigned the home loan process to get you to your new loan faster than ever.

The 7 steps to settlement

- 1 Start your application
- 2 Speak to a loans.com.au lending specialist
- 3 Log in to onTrack, upload documents and verify information
- 4 Valuation
- 5 Loan approved
- 6 Documents delivered through onTrack, reviewed, signed and returned
- 7 Settlement



Our onTrack app

You now have access and complete clarity of 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.



Level 40 Riverside Centre 123 Eagle St Brisbane QLD 4001 | Phone: 13 10 90
Fax 1800 009 456 | customercare@loans.com.au | www.loans.com.au

loans.com.au
THE HOME OF SMART MONEY

Owner occupier

Features & rates

Product name	Fixed term	Features	Interest rate (Principal & interest)	Comparison rate*	Interest rate (Interest only)	Comparison rate*	LVR	Max loan amount	Offset facility	Visa Debit	Redraw Available	Available to Split	Additional Repayments
Offset variable 80 most popular	-	<ul style="list-style-type: none"> Minimum 20% deposit required Everyday offset redraw facility No ongoing fees 	3.67%	3.69%	3.87%	3.89%	up to 80%	\$2M	✓	✓	✓	✓	✓
Offset variable 90	-	<ul style="list-style-type: none"> Minimum 10% deposit required Everyday offset redraw facility No ongoing fees 	3.99%	4.01%	-	-	up to 90%	\$1M	✓	✓	✓	✓	✓
Essentials	-	<ul style="list-style-type: none"> A streamlined home loan A super low variable rate No ongoing fees 	3.59%	3.61%	3.79%	3.81%	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 	3.89%	3.71%	3.89%	3.71%	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 	3.99%	3.74%	3.99%	3.74%	up to 90%	\$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 	4.19%	3.80%	4.19%	3.80%	up to 90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year

Fees

Product name	Application Fee	Monthly Fee	Annual Fee	Settlement Fee	Optional rate lock fee	Valuation Fee	Discharge fee [#]	Discharge documentation fee [#]	Government Fees
Offset variable 80	\$0	\$0	\$0	\$300	-	\$220 or at cost	\$300	\$250	at cost
Offset variable 90	\$0	\$0	\$0	\$300	-	\$220 or at cost	\$300	\$250	at cost
Essentials	\$0	\$0	\$0	\$300	-	\$220 or at cost	\$300	\$250	at cost
Fixed	\$0	\$0	\$0	\$300	\$350	\$220 or at cost	\$300	\$250	at cost
Fixed	\$0	\$0	\$0	\$300	\$350	\$220 or at cost	\$300	\$250	at cost
Fixed	\$0	\$0	\$0	\$300	\$350	\$220 or at cost	\$300	\$250	at cost

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



Call us on 13 10 90



Arrange a call back



Start an online application



loans.com.au

THE HOME OF SMART MONEY