

Owner Occupier Fixed

Product rates

Product	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest Only)	Comparison rate p.a.*
Fixed (1 year)	3.94% limited time offer**	3.94%	4.09% (up to 80%) limited time offer**	3.95%
Fixed (2 years)	3.89% limited time offer**	3.94%	3.89% (up to 80%) limited time offer**	3.94%
Fixed (3 years)	3.99%	3.96%	3.99% (up to 80%)	3.96%

Loans

Product details

Loan purpose:	Purchase or refinance
Repayment type:	P&I or 5 years I/O
Maximum LVR:	90%
Minimum loan term:	15 years
Maximum loan term:	30 years
Minimum loan amount:	\$50,000
Maximum loan amount:	\$1,000,000
Additional repayments:	Up to \$10,000 extra repayment per year
Repayment frequency:	Weekly, fortnightly or monthly (monthly if interest only)
Salary crediting:	Available
Redraw:	Not available
Construction loan:	N/A - Please refer to the construction loan fact sheet
VISA Debit Card:	Not available
EFTPOS:	Not available
BPAY:	Not available

Fees

Monthly fee:	\$0
Annual fee:	\$0
Settlement fee:	\$300
Valuation Fee:	\$220 or at cost
Government fees:	at cost
Rate Lock fee:	\$350 (optional)

Apply



www.loans.com.au/apply



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**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.