

loans.com.au

Home loans

Product guide

Phone: 13 10 90 | sales@loans.com.au | www.loans.com.au

*Rates as at 6 March 2024. LVR based on assessment at settlement. 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.

© 2024 copyright of loans.com.au Pty Ltd ACN 082 587 095 Australian Credit Licence 395219

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



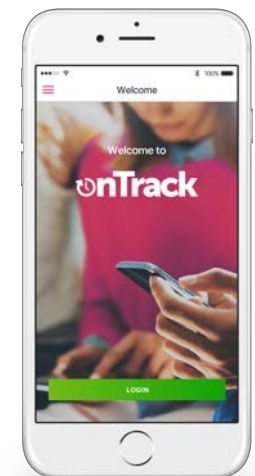
Settle and Save

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

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.



Phone: 13 10 90 | sales@loans.com.au | www.loans.com.au

loans.com.au

Features & rates

Product name	Features	Fixed term	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest only)	Comparison rate p.a.*	LVR	Max loan amount	Offset Sub- account (+0.10% p.a.)^	Visa debit card	Redraw available	Available to Split	Additional repayments
Variable Home Loan*** MOST POPULAR	<ul style="list-style-type: none"> A super low variable rate No ongoing fees Unlimited redraw facility Discount Offer - P&I 90 Terms & Conditions Discount Offer - IO 80 Terms & Conditions 	-	6.04%	6.06%	6.54% (up to 80%)	6.56%	up to 90%	\$2M	✓	✓	✓	✓	✓
Green Home Loan~~	<ul style="list-style-type: none"> 0.74% discount for 5 years No ongoing fees Unlimited redraw facility Discount Offer - Green Terms and Conditions 	-	5.99%	6.51%	6.49% (up to 80%)	6.67%	up to 90%	\$2M	✓	✓	✓	✓	✓
Solar Home Loan~~~	<ul style="list-style-type: none"> Up to 0.74% discount for 5 years No ongoing fees Unlimited redraw facility Discount Offer - Solar Terms and Conditions 	-	5.99%	6.51%	6.49% (up to 80%)	6.67%	up to 90%	\$1.5M	✓	✓	✓	✓	✓
ZIP Home Loan	<ul style="list-style-type: none"> \$5,000 Visa Debit Card Redraw facility No ongoing fees 	-	6.44%	6.46%	-	-	up to 80%	\$2M	✗	✓	✓	✗	✓
Fixed	<ul style="list-style-type: none"> Up to 5 free splits in fixed or variable 90 days rate lock option available Flexible repayment options 	1 year	6.34%	6.83%	6.74% (up to 80%)	7.23%	up to 90%	\$1M	✗	✗	✗	✓	Up to \$10,000 extra repayment per year
		2 year	6.14%	6.77%	6.54% (up to 80%)	7.17%							
		3 year	6.09%	6.71%	6.49% (up to 80%)	7.11%							
		4 year	6.24%	6.70%	6.64% (up to 80%)	7.11%							
		5 year	5.94%	6.57%	6.69% (up to 80%)	7.09%							

Fees

Product name	Application fee	Monthly Fee	Annual Fee	Settlement Fee	Optional rate lock fee***	Security assessment fee**	Discharge fee#	Discharge documentation fee#	Government fees
Variable Home Loan, Green Home Loan, Solar Home Loan, ZIP Home Loan	\$0	\$0	\$0	\$300	-	\$230	\$300	\$250	at cost
Fixed 1, 2, 3, 4, & 5 year	\$0	\$0	\$0	\$300	\$350	\$230	\$300	\$250	at cost

***Rates as at 6 March 2024 for Variable Home Loan up to 90% LVR owner-occupied security. See important [terms and conditions of Variable Home Loan 90 P&I](#) and [Variable Home Loan 80 I/O](#). LVR based on assessment at settlement.

~~Rates as at 6 March 2024 for Green Home Loan up to 90% LVR. LVR based on assessment at settlement. Rates are discounted for 5 years, reverting to standard applicable product rate. See important [terms and conditions of Green Home Loan](#).

~~~Rates as at 6 March 2024 for Solar Home Loan up to 90% LVR. LVR based on assessment at settlement. Rates are discounted for 5 years, reverting to standard applicable product rate. See important [terms and conditions of Solar Home Loan](#).

^The addition of offset sub-account means your comparison rate will change.

\*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.

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

\*\*For metro location under \$1M only

\*\*\*Rate lock fee is compulsory for 5-year fixed terms.

## Features & rates

| Product name                 | Features                                                                                                                                                                                                                                                                                                             | Fixed term | Interest rate p.a. (Principal & interest) | Comparison rate p.a.* | Interest rate p.a. (Interest only) | Comparison rate p.a.* | LVR       | Max loan amount | Offset Sub-account (+0.10% p.a.)^ | Visa debit card | Redraw available | Available to Split | Additional repayments                   |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------------------------------|-----------------------|------------------------------------|-----------------------|-----------|-----------------|-----------------------------------|-----------------|------------------|--------------------|-----------------------------------------|
| Variable Investor Home Loan* | <ul style="list-style-type: none"> <li>A super low investor variable rate</li> <li>No ongoing fees</li> <li>Unlimited redraw facility</li> <li>Discount Offer - <a href="#">P&amp;I 90 Terms &amp; Conditions</a></li> <li>Discount Offer - <a href="#">IO 90 Terms &amp; Conditions</a></li> </ul>                  | -          | 6.34%                                     | 6.36%                 | 6.74%                              | 6.76%                 | up to 90% | \$2M            | ✓                                 | ✓               | ✓                | ✓                  | ✓                                       |
| Investor Package^^           | <ul style="list-style-type: none"> <li>Available when packaged with an owner occupied loan</li> <li>No ongoing fees</li> <li>Unlimited redraw facility</li> <li>Discount Offer - <a href="#">P&amp;I 80 Terms &amp; Conditions</a></li> <li>Discount Offer - <a href="#">IO 90 Terms &amp; Conditions</a></li> </ul> | -          | 6.28%                                     | 6.30%                 | 6.68%                              | 6.70%                 | up to 80% | \$2M            | ✓                                 | ✓               | ✓                | ✓                  | ✓                                       |
| Green/Solar Investor***      | <ul style="list-style-type: none"> <li>Up to 0.74% discount for 5 years</li> <li>No ongoing fees</li> <li>Unlimited redraw facility</li> <li>Discount Offer - <a href="#">Green Terms and Conditions</a></li> <li>Discount Offer - <a href="#">Solar Terms and Conditions</a></li> </ul>                             | -          | 6.19%                                     | 6.58%                 | 6.49%                              | 6.67%                 | up to 90% | \$1.5M          | ✓                                 | ✓               | ✓                | ✓                  | ✓                                       |
| Ex-Pat Home Loan             | <ul style="list-style-type: none"> <li>Available for Australian or New Zealand citizens only</li> <li>Available for Purchase and Refinance</li> <li>No ongoing fees</li> </ul>                                                                                                                                       | -          | 7.58%                                     | 7.60%                 | 7.78%                              | 7.80%                 | up to 80% | \$1.5M          | ✓<br>(at no added cost)           | ✓               | ✓                | ✓                  | ✓                                       |
| Fixed investor               | <ul style="list-style-type: none"> <li>Up to 5 free splits in fixed or variable</li> <li>90 days rate lock option available</li> <li>Flexible repayment options</li> </ul>                                                                                                                                           | 1 year     | 6.54%                                     | 7.12%                 | 6.94%<br>(up to 80%)               | 7.24%                 | up to 90% | \$1M            | ✗                                 | ✗               | ✗                | ✓                  | Up to \$10,000 extra repayment per year |
|                              |                                                                                                                                                                                                                                                                                                                      | 2 year     | 6.34%                                     | 7.05%                 | 6.74%<br>(up to 80%)               | 7.19%                 |           |                 |                                   |                 |                  |                    |                                         |
|                              |                                                                                                                                                                                                                                                                                                                      | 3 year     | 6.29%                                     | 6.99%                 | 6.69%<br>(up to 80%)               | 7.15%                 |           |                 |                                   |                 |                  |                    |                                         |
|                              |                                                                                                                                                                                                                                                                                                                      | 4 year     | 6.44%                                     | 6.98%                 | 6.84%<br>(up to 80%)               | 7.16%                 |           |                 |                                   |                 |                  |                    |                                         |
|                              |                                                                                                                                                                                                                                                                                                                      | 5 year     | 6.49%                                     | 6.95%                 | 6.89%<br>(up to 80%)               | 7.15%                 |           |                 |                                   |                 |                  |                    |                                         |

## Fees

| Product name                                                                                    | Application fee | Monthly Fee | Annual Fee | Settlement Fee | Legal Fee | Optional rate lock fee*** | Security assessment fee** | Discharge fee# | Discharge documentation fee# | Government fees |
|-------------------------------------------------------------------------------------------------|-----------------|-------------|------------|----------------|-----------|---------------------------|---------------------------|----------------|------------------------------|-----------------|
| Variable Investor Home Loan, Investor Package, Green Investor, Solar Investor, Ex-Pat Home Loan | \$0             | \$0         | \$0        | \$300          | -         | -                         | \$230                     | \$300          | \$250                        | at cost         |
| Fixed Investor 1, 2, 3, 4 & 5 year                                                              | \$0             | \$0         | \$0        | \$300          | -         | \$350                     | \$230                     | \$300          | \$250                        | at cost         |

\*Rates as at 6 March 2024 for Variable Investor Home Loan up to 90% LVR investment security. See important [Variable Investor Home Loan 90 P&I](#), and [Variable Investor Home Loan 90 I/O](#). LVR based on assessment at settlement.

^^Rates as at 6 March 2024 for Investor Package up to 80% LVR investment security. See important [terms and conditions of Investor Package 80 P&I](#) and [Investor Package 80 I/O](#). LVR based on assessment at settlement.

\*\*\*Rates as at 6 March 2024 for Green Home Loan up to 90% LVR and Solar Home Loan up to 90% LVR. LVR based on assessment at settlement. Rates are discounted for 5 years, reverting to standard applicable product rate. See important [terms and conditions of Green Home Loan](#) and [Solar Home Loan](#).

^The addition of offset sub-account means your comparison rate will change.

#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. \*\*For metro location under \$1M only

#Discharge & discharge documentation fees are waived if loan goes to full term. \*\*\*Rate lock fee is compulsory for 5-year fixed terms.

## Features & rates

| Product name           | Features                                                                                                                                                                                                                 | Fixed term | Interest rate p.a.<br>(Principal & interest) | Comparison rate p.a. | LVR       | Max loan amount | Offset Sub-account<br>(+0.10% p.a) | Visa debit card | Redraw available | Available to Split | Additional repayments                   |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------------------------------------|----------------------|-----------|-----------------|------------------------------------|-----------------|------------------|--------------------|-----------------------------------------|
| <b>Residential</b>     |                                                                                                                                                                                                                          |            |                                              |                      |           |                 |                                    |                 |                  |                    |                                         |
| SMSF Loan**            | <ul style="list-style-type: none"> <li>Tailored for Self-Managed Super Fund</li> <li>Available for Purchase and Refinance</li> <li>No ongoing fees</li> <li>Unlimited extra repayments</li> </ul>                        | -          | 6.99%<br>(up to 70%)                         | 7.00%                | up to 80% | \$2M            | ✗                                  | ✗               | ✗                | ✗                  | ✓                                       |
|                        |                                                                                                                                                                                                                          |            | 7.49%<br>(up to 80%)                         | 7.50%                |           |                 |                                    |                 |                  |                    |                                         |
| SMSF Loan**<br>(Fixed) | <ul style="list-style-type: none"> <li>Tailored for Self-Managed Super Fund</li> <li>Available for Purchase and Refinance</li> <li>No ongoing fees</li> </ul>                                                            | 2 year     | 7.14%                                        | 7.45%                | up to 80% | \$1M            | ✗                                  | ✗               | ✗                | ✗                  | Up to \$10,000 extra repayment per year |
|                        |                                                                                                                                                                                                                          | 3 year     | 7.09%                                        | 7.42%                |           |                 |                                    |                 |                  |                    |                                         |
|                        |                                                                                                                                                                                                                          | 5 year     | 7.29%                                        | 7.44%                |           |                 |                                    |                 |                  |                    |                                         |
| <b>Commercial</b>      |                                                                                                                                                                                                                          |            |                                              |                      |           |                 |                                    |                 |                  |                    |                                         |
| SMSF Loan**            | <ul style="list-style-type: none"> <li>Tailored for Self-Managed Super Fund</li> <li>Available for Purchase and Refinance of commercial property</li> <li>No ongoing fees</li> <li>Unlimited extra repayments</li> </ul> | -          | 7.99%<br>(up to 70%)                         | -                    | up to 80% | \$2M            | ✗                                  | ✗               | ✗                | ✗                  | ✓                                       |
|                        |                                                                                                                                                                                                                          |            | 8.69%<br>(up to 80%)                         | -                    |           |                 |                                    |                 |                  |                    |                                         |
| SMSF Loan**<br>(Fixed) | <ul style="list-style-type: none"> <li>Tailored for Self-Managed Super Fund</li> <li>Available for Purchase and Refinance of commercial property</li> <li>No ongoing fees</li> </ul>                                     | 2 year     | 8.14%                                        | -                    | up to 80% | \$2M            | ✗                                  | ✗               | ✗                | ✗                  | Up to \$10,000 extra repayment per year |
|                        |                                                                                                                                                                                                                          | 3 year     | 8.09%                                        | -                    |           |                 |                                    |                 |                  |                    |                                         |
|                        |                                                                                                                                                                                                                          | 5 year     | 8.29%                                        | -                    |           |                 |                                    |                 |                  |                    |                                         |

## Fees

| Product name                              | Application fee | Monthly Fee | Annual Fee | Settlement Fee | Legal Fee                | Optional rate lock fee*** | Security assessment fee | Discharge fee <sup>#</sup> | Discharge documentation fee <sup>#</sup> | Government fees |
|-------------------------------------------|-----------------|-------------|------------|----------------|--------------------------|---------------------------|-------------------------|----------------------------|------------------------------------------|-----------------|
| SMSF Residential Loan                     | \$0             | \$0         | \$0        | \$0            | \$490<br>(purchase only) | -                         | \$230                   | \$300                      | \$250                                    | at cost         |
| SMSF Residential Loan (Fixed 2, 3 & 5 yr) | \$0             | \$0         | \$0        | \$0            | \$490<br>(purchase only) | \$350                     | \$230                   | \$300                      | \$250                                    | at cost         |
| SMSF Commercial Loan                      | \$0             | \$0         | \$0        | \$0            | \$490<br>(purchase only) | -                         | at cost                 | \$300                      | \$250                                    | at cost         |
| SMSF Commercial Loan (Fixed 2, 3 & 5 yr)  | \$0             | \$0         | \$0        | \$0            | \$490<br>(purchase only) | \$350                     | at cost                 | \$300                      | \$250                                    | at cost         |

\*\*Rates as at 6 March 2024 for SMSF Residential Loan. The comparison rate is based on a refinance of a \$150,000 loan over 25 years. SMSF Residential Loan for a purchase has additional \$490 fee. 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.

\*\*Rates as at 6 March 2024 for the SMSF Commercial Loan. SMSF Commercial Loan is up to 80% LVR with P&I repayment. No applicable comparison rate for SMSF Commercial Loan. Lending criteria, fees and conditions apply. Rates, fees and conditions are indicative, available for new loans only and subject to change without notice.

<sup>#</sup>Discharge & discharge documentation fees are waived if loan goes to full term.

\*\*\*Rate lock fee is compulsory for 5 year fixed terms

# Construction

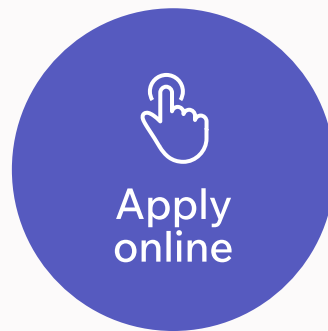
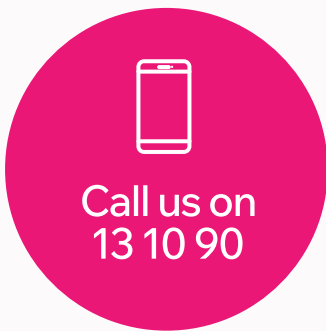
| Features & rates                     | Green Construction owner occupier*                                                                                                                                                                                              | Green Construction investor*                                                                                                                                                                                                    | Solar Construction owner occupier*                                                                                                                                                                                              | Solar Construction investor*                                                                                                                                                                                                    | Construction owner occupier*                                                                                                                                                               | Construction investor*                                                                                                                                                                     |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Features                             | <ul style="list-style-type: none"> <li>Interest only during construction</li> <li>5 progress claims and progress valuations</li> <li>Only pay interest on the amount drawn down</li> <li>#0.30% discount for 5 years</li> </ul> | <ul style="list-style-type: none"> <li>Interest only during construction</li> <li>5 progress claims and progress valuations</li> <li>Only pay interest on the amount drawn down</li> <li>#0.30% discount for 5 years</li> </ul> | <ul style="list-style-type: none"> <li>Interest only during construction</li> <li>5 progress claims and progress valuations</li> <li>Only pay interest on the amount drawn down</li> <li>~0.30% discount for 5 years</li> </ul> | <ul style="list-style-type: none"> <li>Interest only during construction</li> <li>5 progress claims and progress valuations</li> <li>Only pay interest on the amount drawn down</li> <li>~0.30% discount for 5 years</li> </ul> | <ul style="list-style-type: none"> <li>Interest only during construction</li> <li>5 progress claims and progress valuations</li> <li>Only pay interest on the amount drawn down</li> </ul> | <ul style="list-style-type: none"> <li>Interest only during construction</li> <li>5 progress claims and progress valuations</li> <li>Only pay interest on the amount drawn down</li> </ul> |
| Max LVR                              | 90%                                                                                                                                                                                                                             | 90%                                                                                                                                                                                                                             | 90%                                                                                                                                                                                                                             | 80%                                                                                                                                                                                                                             | 80%                                                                                                                                                                                        | 80%                                                                                                                                                                                        |
| Interest rate p.a.                   | 6.43%                                                                                                                                                                                                                           | 6.94%                                                                                                                                                                                                                           | 6.43%                                                                                                                                                                                                                           | 6.94%                                                                                                                                                                                                                           | 7.19%                                                                                                                                                                                      | 7.29%                                                                                                                                                                                      |
| Post construction rate p.a.          | 6.43%#                                                                                                                                                                                                                          | 6.94%#                                                                                                                                                                                                                          | 6.43%~                                                                                                                                                                                                                          | 6.94%~                                                                                                                                                                                                                          | 6.84%                                                                                                                                                                                      | 7.14%                                                                                                                                                                                      |
| Comparison rate p.a.*                | 6.68%                                                                                                                                                                                                                           | 7.19%                                                                                                                                                                                                                           | 6.68%                                                                                                                                                                                                                           | 7.19%                                                                                                                                                                                                                           | 7.00%                                                                                                                                                                                      | 7.23%                                                                                                                                                                                      |
| Max loan amount                      | \$1.2M                                                                                                                                                                                                                          | \$1.2M                                                                                                                                                                                                                          | \$1.2M                                                                                                                                                                                                                          | \$1.2M                                                                                                                                                                                                                          | \$1.2M                                                                                                                                                                                     | \$1.2M                                                                                                                                                                                     |
| Offset Sub-account                   | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                           | After completion                                                                                                                                                                           |
| Visa debit card                      | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                           | After completion                                                                                                                                                                           |
| Interest Only Available              | Interest only during construction                                                                                                                                                                                               | Interest only during construction                                                                                                                                                                                               | Interest only during construction                                                                                                                                                                                               | Interest only during construction                                                                                                                                                                                               | Interest only during construction                                                                                                                                                          | Interest only during construction                                                                                                                                                          |
| Redraw Available                     | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                           | After completion                                                                                                                                                                           |
| Available to Split                   | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                           | After completion                                                                                                                                                                           |
| Additional Repayments                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                                                                | After completion                                                                                                                                                                           | After completion                                                                                                                                                                           |
| <b>Fees</b>                          |                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                 |                                                                                                                                                                                            |                                                                                                                                                                                            |
| Application fee                      | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                        | \$0                                                                                                                                                                                        |
| Monthly fee                          | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                        | \$0                                                                                                                                                                                        |
| Annual fee                           | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                                                             | \$0                                                                                                                                                                                        | \$0                                                                                                                                                                                        |
| Settlement fee                       | \$300                                                                                                                                                                                                                           | \$300                                                                                                                                                                                                                           | \$300                                                                                                                                                                                                                           | \$300                                                                                                                                                                                                                           | \$300                                                                                                                                                                                      | \$300                                                                                                                                                                                      |
| Security assessment fee##            | \$230                                                                                                                                                                                                                           | \$230                                                                                                                                                                                                                           | \$230                                                                                                                                                                                                                           | \$230                                                                                                                                                                                                                           | \$230                                                                                                                                                                                      | \$230                                                                                                                                                                                      |
| Discharge fee                        | \$300                                                                                                                                                                                                                           | \$300                                                                                                                                                                                                                           | \$300                                                                                                                                                                                                                           | \$300                                                                                                                                                                                                                           | \$300                                                                                                                                                                                      | \$300                                                                                                                                                                                      |
| Discharge documentation fee          | \$250                                                                                                                                                                                                                           | \$250                                                                                                                                                                                                                           | \$250                                                                                                                                                                                                                           | \$250                                                                                                                                                                                                                           | \$250                                                                                                                                                                                      | \$250                                                                                                                                                                                      |
| Government fees                      | at cost                                                                                                                                                                                                                         | at cost                                                                                                                                                                                                                         | at cost                                                                                                                                                                                                                         | at cost                                                                                                                                                                                                                         | at cost                                                                                                                                                                                    | at cost                                                                                                                                                                                    |
| Construction admin fee               | \$120                                                                                                                                                                                                                           | \$120                                                                                                                                                                                                                           | \$120                                                                                                                                                                                                                           | \$120                                                                                                                                                                                                                           | \$120                                                                                                                                                                                      | \$120                                                                                                                                                                                      |
| Construction assessment progress fee | \$650                                                                                                                                                                                                                           | \$650                                                                                                                                                                                                                           | \$650                                                                                                                                                                                                                           | \$650                                                                                                                                                                                                                           | \$650                                                                                                                                                                                      | \$650                                                                                                                                                                                      |

\*Rates as at 6 March 2024. LVR based on assessment at settlement. 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.

#0.30% discount for 5 years. See important [terms and conditions of Green Construction](#).

~0.30% discount for 5 years. See important [terms and conditions of Solar Construction](#).

##For metro location under \$1M only



**loans.com.au**