

Effective from 1 August 2025. Version 2.7

Product Features		
Loan Term	30 years	
Repayment Types	<ul style="list-style-type: none">• Principal & Interest• Interest Only (1-5 Years)	
Offset	Not Available	
Additional Repayments	Yes	
Redraw	Yes	
Split Loan	Yes	
Fees	<div><div><div>Application Fee - NIL</div><div>• NIL - <60% LVR</div><div>• 0.50% - <70% LVR</div><div>• 0.60% - <75% LVR</div><div>• 0.70% - <80% LVR</div></div><div><div>Legal Fee - From \$770 (Excludes disbursements & other charges)</div><div>Valuation Fee – At Cost (ordered and payable upfront)</div><div>Settlement Fee - \$0</div><div>Annual Fee - \$395</div><div>Document Handling Fee - \$25</div><div>Early Repayment - 1.50% if discharged within 3 years based upon original loan amount[#]</div></div></div>	
Transaction Facilities	Internet Banking & Redraw facility	

Australian Credit Licence: 378333 ABN: 79 095 728 868