

**Standard
 Account specifics**

Updated 21 February 2008

Loan Purpose	Any worthwhile purpose.
Split facility	Four separate loan accounts under one facility, each with loan statements
Maximum loan amount	\$2,500,000 subject to property and location
Minimum loan amount	\$30,000
Loan term	10, 15, 20 or 30 years.
Interest rate	Variable or fixed 2, 3 or 5 years
Interest calculation	Calculated daily on outstanding balance
Repayments	Principal and interest or interest only 2, 3, 5 or 10 years.
Repayment method	<ul style="list-style-type: none"> • Loan repayments can be made by direct debit or direct salary credit • Instalments can be made weekly, fortnightly or monthly.
Voluntary repayments	Additional repayments on variable rate loans may be made at anytime
Portability	Substitution of security property is available. Restrictions may apply if loan size is altered.
Establishment fee	\$650 (1 st security only)
On going fees	No monthly administration fees or early repayment fees for variable rate loans. Break costs may apply to fixed rate loans if principal reduction made or loan repaid in full during fixed period.
Deferred Administration Fee (DAF)	When you repay the loan in full before the fifth anniversary of your loan, the following fees will apply
When you repay the loan in full:	Amount of DAF as % of original loan amount:
Up to and including 12 months after the settlement date:	1.80%
More than 12 months after the settlement date up to and including 24 months after the settlement date:	1.60%
More than 24 months after the settlement date up to and including 36 months after the settlement date:	1.20%
More than 36 months after the settlement date up to and including 48 months after the settlement date:	0.80%
More than 48 months after the settlement date up to and including 60 months after the settlement date:	0.50%
Redraw facility	For variable rate, available as required and the minimum redraw is \$50 when accessed over the phone or via the internet.
Construction	Land-only security and construction facilities are available. Additional terms, conditions and progress payment fees apply.
Loan statements	<ul style="list-style-type: none"> • Bi-annual statements are issued at the end of the financial year and the end of the calendar year. • Interim statements are issued on request free of charge.

Online services

- The Loan Service Line enables borrowers to transact on their loan via the telephone.
- The Loan Service Net enables borrowers to view and transact their loan:
 - Check loan balance and details
 - Review the loan transaction history
 - Order interim statements
 - Schedule a redraw
 - Set up recurring transactions
 - Pay anyone