

AdvantagePlus One Home Loan

Target clients	<ul style="list-style-type: none"> Individuals (PAYG or self-employed), Companies, Partnerships or Trusts
Loan features	<ul style="list-style-type: none"> Full supporting documentation and evidence of income is required for all applicant/s
Loan purpose	<ul style="list-style-type: none"> Loans considered for purchase, refinance or consolidation Investment or owner-occupied residential security property Loans can be regulated or non-regulated by UCCC
Loan term	<ul style="list-style-type: none"> Up to 30 years
Loan size	<ul style="list-style-type: none"> \$30,000 - \$4,000,000
Loan to value ratio	<p>Insured</p> <ul style="list-style-type: none"> 95% LVR for loans up to \$750,000 – metro areas of Australia 90% LVR for loans from \$750,001 to \$1,000,000 – metro areas of Australia 80% LVR for loans from \$1,000,001 to \$1,500,000 – metro areas of Australia 75% LVR for loans from \$1,500,001 to \$2,000,000 – metro areas of Australia 95% LVR for loans up to \$500,000 – regional areas of Australia 90% LVR for loans from \$500,001 to \$750,000 – regional areas of Australia <p>Uninsured</p> <ul style="list-style-type: none"> 90% LVR for loans up to \$300,000 – metro, regional and country areas of Australia 85% LVR for loans from \$300,001 to \$500,000 – metro, regional and country areas of Australia 80% LVR for loans from \$500,001 to \$1,000,000 – metro, regional and country areas of Australia 80% LVR for loans from \$1,000,001 to \$1,500,000 – metro areas of Australia 70% LVR for loans from \$1,000,001 to \$1,500,000 – regional areas of Australia 70% LVR for loans from \$1,500,001 to \$2,000,000 – metro and regional areas of Australia 65% LVR for loans from \$2,000,001 to \$3,000,000 – metro areas of NSW, ACT, Vic, Qld, SA and WA 60% LVR for loans from \$3,000,001 to \$4,000,000 – metro areas of NSW and Vic
Repayment methods	<ul style="list-style-type: none"> Direct debit from bank account BPAY Credit Direct Salary and Other Income Credits
Repayment frequency	<ul style="list-style-type: none"> Weekly, fortnightly, twice monthly or monthly Day and date can be nominated
Additional repayments	<ul style="list-style-type: none"> Can be made at any time using the above methods
Redraw	<ul style="list-style-type: none"> No minimum redraw amount Funds paid into bank account StarNet (Internet) StarCall (telephone)
Loan account fees	<ul style="list-style-type: none"> No monthly account maintenance or ongoing fees Unlimited free standard transactions p/m No portability or top-up fees No Internet or telephone banking fees Early repayment fee – if loan facility (or loan split) repaid in full and closed < 5 years Deferred LMI fee (Insured) Credit Risk fee (Uninsured)

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	Premium Lite Product	Premium Product	Premium Deluxe Product	Line of Credit Product
Loan features	<ul style="list-style-type: none"> Limited featured variable rate loan facility Split facilities are unavailable 	<ul style="list-style-type: none"> Variable or fixed rate loan with direct card and direct credit and debit facilities 	<ul style="list-style-type: none"> Variable rate loan with cheque book, direct card and direct credit and debit facilities 	<ul style="list-style-type: none"> Variable rate Line of Credit with cheque book, direct card and direct credit and debit facilities Interest capitalisation where loan size < \$500,000 and LVR < 75%
Loan to value ratio	<ul style="list-style-type: none"> Refer to Non-Genuine Savings Program Fact Sheet where 5% genuine savings cannot be demonstrated Refer to LowStart Program Fact Sheet where introductory discounted variable rate is required 			
Interest rate	<ul style="list-style-type: none"> Variable rates only 	<ul style="list-style-type: none"> Variable or fixed rates (up to 5 years available) 	<ul style="list-style-type: none"> Variable rates only 	<ul style="list-style-type: none"> Variable rates only
Repayment options	<ul style="list-style-type: none"> Principal and Interest Interest-Only I/O for 10 years ≤ 85% LVR then amortisation program commences I/O for 5 years > 85% LVR then amortisation program commences 			<ul style="list-style-type: none"> Interest-Only I/O for 10 years ≤ 85% LVR then amortisation program commences I/O for 5 years > 85% LVR then amortisation program commences Capitalisation of interest where loan size < \$500,000 and LVR < 75%
Additional repayments		<ul style="list-style-type: none"> Can be made at any time using the stated methods except when fixed 		
Redraw		<ul style="list-style-type: none"> Not available for fixed rate loans direct card Optional direct debit Credit card sweep 	<ul style="list-style-type: none"> Cheque book direct card Optional direct debit Credit card sweep 	
Loan account fees	<ul style="list-style-type: none"> No free non-standard transactions p/m 	<ul style="list-style-type: none"> 6 free non-standard transactions p/m Fixed rate break costs 	<ul style="list-style-type: none"> 15 free non-standard transactions p/m 	<ul style="list-style-type: none"> Unlimited free non-standard transactions p/m