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| Description | With all the features you need to manage your repayments and a low ongoing variable interest rate, our Basic Variable Home or Investment Home Loan offers you the flexibility you need to repay your loan faster. |
| Loan Purpose | Use a Basic Variable Rate Home or Investment Home Loan for: <ul style="list-style-type: none"> • Purchase or refinance of an owner-occupied or residential investment property; • Home improvements and renovations; • Debt consolidation; • Personal or investment purposes. |
| Interest Rate | Basic Variable Rate. |
| Application Fee | \$445; discounted to \$0 for First Home Buyers. Other upfront fees such as settlement and valuation fees and government charges may apply. |
| Monthly Admin Fee | \$11.00 |
| Minimum Loan | \$50,000.00 |
| Maximum Loan | Borrow up to 95% of the value of the security property subject to lending criteria. Maximum available loan amount is \$1,000,000. Lenders Mortgage Insurance is required where the loan is for greater than 80% (or less depending on the location of the property) of the value of the security property. |
| Maximum Loan Term | Up to 30 years. |
| Repayment Options | Principal and Interest Principal and interest repayments calculated to repay the loan in full by regular instalments over the term of the loan. |
| Repayment Frequency | Weekly, fortnightly or monthly repayments |
| Additional Repayments | Additional repayments can be made on a regular basis or at any time. |
| Split Loans | You may request to split your loan to combine a Basic Variable Home Loan with a Fixed Rate Home Loan or All-In-One Account. |
| Redraw | Allows you to redraw any additional repayments you have made (minimum redraw is \$500, a redraw fee may apply). |
| Mortgage Offset Account | Not available |
| Statement Issued | Account Statements are issued at least biannually in December and June. A fee may apply for more regular statements. Alternatively, you can opt for e-statements instead of paper statements, which do not incur a fee. |

Terms, conditions, fees and charges, normal lending criteria apply. Full details are available on request and will be included in our loan offer.

