Home and Investment Loans

V1.0
Effective 1 August 2026

		Everyday Home Loan (Variable)	Everyday Home Loan (Fixed)	Offset Home Loan (Variable)	Offset Home Loan (Fixed)
Product	Purpose	Purchase OR refinance of: residential property OR residential investment property			
	Special conditions	To qualify for this rate, a credit of $1500 a month must be deposited into a MoveBank transaction account.		N/A	N/A
	Specific exclusions	Commercial	Construction and Commercial	Commercial	Construction and commercial
Loan amount	Minimum	$100,000	$100,000	$100,000	$100,000
	Maximum	$3,000,000	$3,000,000	$3,000,000	$3,000,000
	Top-up available	✓ Minimum $20,000	×	✓ Minimum $20,000	×
Term	Maximum	360 months			
Acceptible security	Security	Registered 1st mortgage over: residential property OR residential investment property			
	LVR (refer policy)	Up to 80%			
	LVR with LMI	Up to 95% OO, Up to 90% INV			
Interest rate and repayment options	Interest type	Variable	Fixed – 1, 2, 3 or 5 year. Reverts to Everyday Home Loan Variable Rollover Rate (applicable OO or INV)	Variable	Fixed – 1, 2, 3 or 5 year. Reverts to Offset Home Loan Variable Rollover Rate (applicable OO or INV)
	Repayment type	Principal & Interest and Interest Only (Investment Loans - Interest Only available for a maximum of 5 years, Owner-Occupied Variable Loans - Interest Only available for construction loans only for a maximum of 24 months)			
	Extra repayments allowed	✓	✓ Yes, capped at $10,000 per fixed rate term.	✓	✓ Yes, capped at $10,000 per fixed rate term.
	Repayment frequency	Weekly, Fortnightly or Monthly			
	Redraw available (No minimum)	✓	✓	✓	✓
Product features	Offset available (100% offset)	×	×	✓	✓
	Rate lock option available	×	✓	×	✓
	Split available	✓	✓	✓	✓
Fees	Establishment fee	✓	✓	✓	✓
	Top-up fee	✓	✓	✓	✓
	Monthly service fee	×	×	×	×
	Annual package fee	×	×	×	×
	Break fee	×	✓ Estimate of our loss if repaid early	×	✓ Estimate of our loss if repaid early
	Rate lock fee	N/A	✓	N/A	✓
	Discharge fee	✓	✓	✓	✓
	Split fee	✓	✓	✓	✓