



## 100% Offset Home Loan

Our 100% Offset Home Loan puts you in control. It combines a fully featured home loan with all the benefits of a transactional 100% offset account and lets you see at a glance what you owe and what your own because the offset balance is shown separately.

| Product Overview                     |   |
|--------------------------------------|---|
| <b>Loan purpose</b>                  | <ul style="list-style-type: none"><li>• Purchase or refinance of an owner occupied or investment property</li><li>• Debt consolidation</li><li>• Home equity loans for investment or personal purposes</li><li>• Go-between bridging finance</li><li>• Construction of a new residential property</li></ul> |
| <b>Interest rates</b>                | Loan: choice of a variable rate or a fixed rate for a 1 to 5 year term<br>Offset: 100% offset for variable or fixed rates<br>Credit interest is not paid if the net balance is positive (that is if the offset balance exceeds the balance of the loan)   |
| <b>Application fee</b>               | \$250.00  |
| <b>Administration fee</b>            | Nil   |
| <b>Loan amounts</b>                  | <ul style="list-style-type: none"><li>• minimum \$20,000</li><li>• no maximum, subject to LMI approval</li></ul>  |
| <b>Loan terms</b>                    | 5 – 30 year terms   |
| <b>Statements</b>                    | Monthly   |
| <b>Interest calculated</b>           | Interest is calculated daily on the net closing balance of the loan (that is the amount owed less the offset balance) and is charged monthly  |
| <b>Loan to valuation ratio (LVR)</b> | <ul style="list-style-type: none"><li>• up to 95%* including capitalised LMI (Principal and Interest)</li><li>• up to 90%* plus capitalised LMI (Interest Only)</li></ul> * All LVRs subject to LMI approval  |
| <b>Repayment frequency</b>           | <ul style="list-style-type: none"><li>• weekly, fortnightly or monthly repayments (Principal and Interest)</li><li>• monthly repayments (Interest Only)</li><li>• payments automatically debited from the offset balance</li></ul>  |
| <b>Voluntary repayments</b>          | <ul style="list-style-type: none"><li>• variable rate: extra repayments may be made at any time without penalty</li><li>• fixed rate: up to \$20,000 p.a above minimum repayments may be made without penalty</li><li>• no maximum deposit to offset balance</li></ul>                                      |
| <b>Split loans</b>                   | Available. Split your loan into more than one portion. Additional fees apply per split.   |
| <b>Redraw</b>                        | Available, minimum redraw of \$500.   |



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|---|--|--|
| <b>Credit increases</b>   | Available whilst on a variable rate. Fees apply  |  |
| <b>Rate conversion</b>  | Convert from a variable rate to a fixed rate at any time. A Loan variation fee may apply   |  |
| <b>Transaction fees</b>   | Transact on your offset balance with up to \$20 worth of the following transactions <b>free</b> every month:   |  |
|   | <b>Free</b>  | <b>\$2.00 each</b>   |
|   | <ul style="list-style-type: none"> <li>• Cash deposits</li> <li>• Internal standing orders</li> <li>• Auto payment plan</li> <li>• Bendigo Bank ATM<sup>3</sup> balance enquiries</li> <li>• Bendigo Bank ATM<sup>3</sup> withdrawals</li> <li>• Bendigo Bank ATM transfers</li> <li>• Online banking transfers</li> <li>• Express Line (phone banking) transfers</li> <li>• BPAY®<sup>1</sup></li> <li>• Anypay payments</li> <li>• Direct debits</li> <li>• Cheque deposits</li> </ul> | <ul style="list-style-type: none"> <li>• Bank@Post withdrawals<sup>2</sup></li> <li>• EFTPOS transactions</li> <li>• Over the counter withdrawals and transfers</li> </ul> |
| <p>Other fees apply<br/> <sup>1</sup>®Registered to BPAY Pty Ltd ABN 69 079 137 518<br/> <sup>2</sup>Bank@Post™ and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation. All rights reserved<br/> <sup>3</sup> Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network</p> |  |  |