

Home and Investment Loans



		Everyday Home Loan - Variable	Everyday Home Loan - Fixed	Offset Home Loan - Variable	Offset Home Loan - Fixed
Product	Purpose	Purchase or refinance of residential or residential investment property			
	Special conditions	To be eligible for this rate, a salary credit of \$1500 a month must be deposited into a MOVE Bank 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			
Acceptable Security	Security	Registered 1st mortgage over residential 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 Rollover Rate (applicable own-occ or invest)	Variable	Fixed – 1, 2, 3 or 5 year. Reverts to Offset Home Loan Rollover Rate (applicable own-occ or invest)
	Repayment type	Principal & Interest and Interest Only (Interest Only available for investment loans only for a maximum of 5 years Note: Interest Only available for OO construction loans for a maximum of 12 months)			
	Extra Repayments allowed	✓	✓ Yes, capped at \$10,000 per fixed rate term.	✓	✓ Yes, capped at \$10,000 per fixed rate term.
	Repayment frequency	Monthly			
	Redraw available (No min)	✓	✓	✓	✓
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	✓	✓	✓	✓	