

Loan Account Features

as at 30th July 2009

	Account	Premier Home Loan	Standard Home Loan	Premier Personal	Personal Loan	Equity Access	Interest Only Loan	Commercial Loan
Loan interest	Calculated daily	✓	✓	✓	✓	✓	✓	✓
	Charged monthly	✓	✓	✓	✓	✓	✓	✓
	Variable rate	✓	✓	✓	✓	✓	✓	✓
	Fixed rate	✗	✗	✗	✗	✗	✓	✓
Terms of loan	Minimum amount	\$50,000	\$50,000	\$5,000	\$5,000	\$20,000	\$20,000	\$20,000
	Maximum term	30 years	30 years	5 years	5 years	ongoing	5 years	15 years
Fees	Application fee	✗	✗	✗	✗	✗	✗	✗
	Ongoing fees	✗	✗	✗	✗	✗	✗	✗
	Early payout	\$600*	✗	✗	✗	✗	✗	✗
Access	Over the counter	✓	✓	✓	✓	✓	✓	✓
	Cheque book	✗	✗	✗	✗	✓	✗	✗
	ATM	✗	✗	✗	✗	✓	✗	✗
	EFTPOS	✗	✗	✗	✗	✓	✗	✗
	Internet banking	✓	✓	✓	✓	✓	✓	✓
	Phone banking	✓	✓	✓	✓	✓	✓	✓
	Direct debits	✗	✗	✗	✗	✓	✗	✗
	Direct credits	✓	✓	✓	✓	✓	✓	✓
	Direct credit splits	✓	✓	✓	✓	✓	✓	✓
	Periodical payments (cr)	✓	✓	✓	✓	✓	✓	✓
	BPAY	✗	✗	✗	✗	✓	✗	✗
	Bank@Post	✗	✗	✗	✗	✓	✗	✗
	Extra features	Offset facility	✓	✗	✗	✗	✗	✗
Redraw facility		✗	✓	✓	✓	✓	✓	✓
Frequency M/F/W		✓	✓	✓	✓	✓	✓	✓
Additional repayments		✓	✓	✓	✓	✓	✓	✓
Security required	✓	✓	✓	✓	✓ **	✗	✗	
Maximum loan to security value (mortgage insurance may be applied to loans over 80%)		95% of residential property value	95% of residential property value	100% of real estate or new car	not applicable	95% of residential property value	95% of real estate	70% of real estate mortgage

*if refinanced to another lending institution

**subject to lending assessment criteria