



compare loans accounts (home and personal)¹

as at 11 August 2014

		Premier Home Loan	Standard Home Loan	Interest Only Loan	Equity Access	Premier Personal Loan	Personal Loan	Personal Overdraft
Features	Offset Facility	up to \$50,000	×	×	na	×	×	Deposit product with overdraft/ access to credit facility attached
	Redraw Facility	up to \$50,000	×	×	na	up to \$50,000	×	
	Payment Frequency Options ²	●	●	●	na	●	●	
	Interest Only Option ³	×	×	●	na	×	×	
	Fixed Rate Option ³	●	×	×	×	×	×	
Terms of Loan	Minimum Amount	\$150,000	\$20,000	\$20,000	\$20,000	\$5,000	\$5,000	\$1,000
	Maximum Term	30 years	30 years	5 years	ongoing	7 years	7 years	ongoing
Access	Branch	●	●	●	●	●	●	●
	Online Banking	●	●	●	●	●	●	●
	Direct Credits	●	●	●	●	●	●	●
	Periodic Payments (cr)	●	●	●	●	●	●	●
	Bank@Post (cr)	×	×	×	●	×	×	●
	Cheque Book	×	×	×	●	×	×	●
	ATM	×	×	×	●	×	×	●
	eftpos	×	×	×	●	×	×	●
	Direct Debits	×	×	×	●	×	×	●
	BPAY	×	×	×	●	×	×	●
Fees	Application Fee	●	●	●	●	●	●	●
	Ongoing Fees	×	×	×	×	×	×	×
	Break cost for fixed rate	●	na	na	na	na	na	na

¹ This schedule is to be read in conjunction with the Co-operative's Fees & Charges Schedule, Loans & Overdrafts Rates Schedule and Product Disclosure Statements.

² Weekly, Fortnightly and Monthly payment options

³ Price on application | Eligibility subject to lending assessment criteria