

Products at a glance

Additional Application Fee Component Schedule

'Low Doc' fee: \$300

Applies to each application where a customer is taking a Low Doc option.

'Packaging' component: \$100

Applies to each mortgage account (or loan product) after the first one, in addition to the base application fee.

'Additional Security' component: \$150

Applies to each SECURITY PROPERTY after the first one.

'Company Borrower' component: \$100

Additional fee which applies to each company borrower.

Some other fees and charges

'Valuation' component: Ask for quote

Property value > \$1 million – a special valuation fee is payable for each property which has an estimated market value of \$1 million or more.

'Product Swap' for an existing Homeside Customer: \$300

Application fee to swap from any product to:

- Plain and Simple Home Loan
- Offset Home Loan
- Reducible Mortgage Loan (Except for Introductory Fixed Rate*)
- Homeside HomePlus Home Loan (Except for Introductory Fixed Rate*)
- Fixed Rate (Interest Only) Mortgage Loan

*Introductory Fixed Rates are only available to new customers.

Variation fee: \$300

To change security, increase or decrease the loan amount, change loan term or the redraw limit.

Security Discharge fee: \$300

For preparation of discharge and attending settlement of discharge at Homeside's office. (Government registration fee not included in this fee).

Prepayment fee: \$360

Prepayment Fee will apply when the whole of the balance of a Fixed Rate (during a Standard or Introductory) is repaid during that fixed rate period or; when part of the balance of a Standard Fixed Rate is repaid in a lump sum prior to the end of that fixed rate period. Economic cost may also be payable but cannot be determined at this time.

Early Exit fee:

A percentage of the initial facility limit, payable if you repay the loan in full within 4 years from the initial loan draw down date.

- Reducible Mortgage 1 year introductory fixed rate – 0.70%
- HomePlus 1 year introductory fixed rate – 0.60%
- All other home loans and Peak Performance Equity Mortgage – 0.45% (up to a maximum of \$3000)

Loan Modification fee: \$200

Applicable to Plain and Simple Home Loan and Homeside HomePlus Home Loan where the borrower nominates to 'switch' from Interest Only to Principal and Interest prior to the end of the initial five year Interest Only period.

Fixing fee: \$100

To fix your Reducible Mortgage Loan or Homeside HomePlus Home Loan interest rate for a Standard Fixed Rate term at any time your loan is at a variable rate.

Redraw fee: \$0

Minimum amount of redraw \$2,000. Conditions apply.

Progressive Drawdown fee: \$71.50

Payable each time we require an external valuer to undertake an inspection of the building site (for the purpose of assessing the borrowers request to borrow part of the loan amount for building work).

Homeside product range *at a glance*

Current Products	Plain and Simple	Offset Home Loan	Reducible
Base application fee	\$300 [†]	\$600 [†]	\$600 [†]
Loan service fee	Nil	\$8 per month	\$6 per month
Principal and Interest	Yes	Yes	Yes
Interest Only	Optional – first 5 years only	No	No
Fixed rate options	No	No	1 and 2 year Introductory 1-5 year Standard
Rate Lock (Fixed Rate Only)	No	No	Yes
Building Conditions	No	No	No
Acceptable security	Owner Occupier or Residential Investment [#]	Owner Occupier or Residential Investment [#]	Owner Occupier or Residential Investment [#]
Minimum loan amount	\$50K	\$50K	\$50K
Loan term	8-30 years	8-30 years	8-30 years
Lending limit (with LMI)	95% (Owner Occupiers) 95% (Investors) 95% (Refinance)	95% (Owner Occupiers) 95% (Investors) 95% (Refinance)	95% (Owner Occupiers) 95% (Investors) 95% (Refinance)
Lending limit (without LMI)	80%	80%	80%
Low Doc option	Yes [‡]	Yes [‡]	Yes [‡] (Not available on Introductory rates)
Direct debit repayments	Yes	Yes	Yes
Salary sacrifice	Yes – on Principal and Interest only	Yes	Yes
Repayment frequency	Principal and Interest – Weekly, Fortnightly, Monthly, Interest Only – Monthly only	Weekly, Fortnightly, Monthly	Weekly, Fortnightly, Monthly
Offset capability	No	Yes – 100% [^]	No
Packaging	Yes	Yes	Yes
Redraw	Yes	Yes	Yes (During variable rate period only)
Portability	Yes	Yes	Yes
Cheque access	No	Yes on Deposit offset account	No
Deposit book	No	Available on Deposit offset account	Available on request [*]
Flexi card access	No	Yes on Deposit offset account	No
Bank fees on deposits/ cheques	N/A	Nil on Deposit offset account	N/A
Telephone banking access	Yes	Yes	Yes
Internet banking access	Yes	Yes	Yes

Fixed Rate Mortgage	Peak Performance	HomePlus
\$600 [†]	\$600 [†]	\$600 [†]
Nil	\$70 per half year	\$10 per month
No	No	Yes
Yes	Yes	Optional – first 5 years only
1, 2, 3 or 5 years (interest charged monthly in arrears) 1 year (Interest charged annually in advance)	No	1 year Introductory 1-5 year Standard
Yes	No	Yes
No	No	Yes – for Variable Rate Interest Only
Owner Occupier or Residential Investment [#]	Owner Occupier or Residential Investment [#]	Owner Occupier or Residential Investment [#]
\$50K	\$50K	\$120K
1, 2, 3, 5 years	Payable on demand [^]	8-30 years
90% (Investors Only) 90% (Refinance – Investors Only)	90% (Owner Occupiers) 90% (Investors) 90% (Refinance)	95% (Owner Occupiers) 95% (Investors) 95% (Refinance)
80%	80%	80%
Yes [‡]	Yes [‡]	Yes [‡] (Not available on Introductory rate)
Yes	No	Yes
No	No	Yes – on Principal and Interest only
Monthly – In arrears or annually in advance if applicable	N/A	Principal and Interest – Weekly, Fortnightly, Monthly, Interest Only – Monthly
No	No	Yes – 100% [^] (During variable rate period)
Yes	Yes	Yes
No	N/A	Yes (During variable rate period only)
Yes	Yes	Yes
No	Yes	Yes on Deposit offset account
No	Available	Available on Deposit offset account
No	Yes	Yes on Deposit offset account
N/A	Nil	Nil on Deposit offset account
Yes	Yes	Yes
Yes	Yes	Yes

[†] The application fee for Introductory Fixed Rates is payable at all times. For all other products no base application fee applies where the loan >\$300k in NSW, QLD, WA, VIC & ACT and >\$200k in SA, NT & TAS. The application fee payable under the loan contract will be the base application fee plus the additional application fee component(s) (if applicable) set out in the Additional Application Fee Component Schedule. Base application fees do not include legal service fees and government charges which are payable separately. The above fees apply to new loans only, see 'Some other fees and charges' section for fees for product swaps and variations.

[^] Account must be closed when loan is fully repaid.

[#] Loans are available for Personal or Investment purposes acceptable to Homeside except the Fixed Rate Mortgage, which is restricted to investment purposes only.

[‡] For lending limits refer to policy on Brokernet.

^{*} For additional payments only.