



## Features and Benefits of your Rate Busters Ultimate Home Loan

- STANDARD VARIABLE RATE** – The Rate Busters Ultimate Home Loan is a standard variable rate loan at 6.01% (CR 5.99%\*) and it is NOT an introductory or honeymoon rate. This rate is applicable for new business from 22<sup>nd</sup> May 2012. A 0.1% loyalty bonus rate reduction applies after 60 months from settlement.
- NO** ongoing monthly or annual account keeping fees.
- Option of **INTEREST ONLY** repayments for a maximum of 5 years. After 5 years the loan reverts to Principal and Interest Repayments.
- Optional convenient **ONLINE** account access.
- Optional Visa debit card with **ATM ACCESS** via RediATM Network ATM's.
- Flexible loan repayment options. Repayments can be made by **SALARY CREDIT** or by **DIRECT DEBIT ORDER** from your bank/savings account, weekly, fortnightly or monthly (Note "weekly" is monthly amount divided by 4 and "fortnightly" is monthly amount divided by 2. For example if monthly repayment is \$752.00, weekly is \$188.00 and fortnightly is \$376.00), the monthly repayment due on the anniversary date of the loan advance. Interest only payments must be made monthly on the first of each calendar month after loan advance.
- PORTABLE LOAN.** Your loan is portable which allows you to transfer the loan from the property you have sold to the new property (providing settlements occur on the same day, subject to terms and conditions).
- LOAN CAN BE SPLIT.** Design your loan the way you want it, loans can be split into 4 different portions and if completed at settlement, no additional fee will apply. For splitting of loans after settlement, the fee is only \$295.
- OFFSET SUB ACCOUNT.** Your AFG Pro Pack Home Loan has the option of an Offset Sub Account attached to enable everyday transactions, while offsetting the balance of the home loan.
- ADDITIONAL REPAYMENTS** may be made at any time via Direct Credit.
- REDRAW** facility with the ability to transfer up to \$3,000 online. For amounts greater than this contact the AFG National Client Services Team on 1800 629 948 to arrange.

**FEE FREE BENEFITS**

- **20 FREE** EFTPOS, outgoing automatic transfer and Direct Debit transactions per month
- **FREE** ATM Transactions via RediATM Network ATM's.
- Up to 4 multiple splits **FREE** at time of loan application.
- No monthly or annual on-going fees.
- Unlimited Visa purchases (signed transactions).

## Handy tips once your loan has settled

**SETTLEMENT LETTER**

A settlement letter will be posted to you detailing:

- Loan amount
- Repayment amount and frequency
- Account numbers

together with instructions on arranging online account access, should be received by you within 3-4 working days after settlement.

**VISA DEBIT CARDS**

Where you have an Offset Sub Account and requested a Visa Debit card, please allow 10 working days for the card/s to arrive.

**SETTING UP AN OFFSET SUB ACCOUNT**

If the option for an Offset Sub Account is selected on the Account Access form this will be created at settlement. Your Offset Sub Account is not a separate facility and is linked to your loan account for transactional purposes (with an option of Visa debit card/s attached).

**MAKING YOUR LOAN PAYMENTS BY DIRECT DEBIT**

If a direct debit authority is provided, the minimum or elected repayment amount will be collected from the nominated bank account.

**LOAN STATEMENTS** are posted bi-annually covering the period to the end of June and December. Offset sub account statements are posted quarterly covering the period to the end of March, June, September and December.

*Disclaimer: The information contained in this leaflet has been provided for information purposes only to help clarify the features of the Rate Buster Ultimate AFG Home Loan. It should be noted that the lender reserves the right to amend interest rates, fees and/or terms and conditions at anytime. This information is current at 10<sup>th</sup> May 2012.*

*Lender - Perpetual Corporate Trust Limited ACN 000 341 533*

*Mortgage Manager - Australian Finance Group Ltd ABN 11 066 385 822) trading as AFG Home Loans*

*\*CR - These comparison rates are based on a loan amount of \$250,000 over a 25 year term.*

*Warning - The comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.*