

Product Fact Sheet

SAPPHIRE Classic

Key Features	<p>No ongoing monthly or annual fees, no application fee 100% Offset Account available Unlimited free redraw. \$500 minimum, Internet access FHOG available at settlement Interest only option available up to 10 years Direct funds transfer Land only and construction at same interest rate Split loan available Interest charges on a daily basis Same interest rate for owner occupied or investment Loan available through Adelaide Homelend</p>
Borrower Type	Owner occupied or investment. First Home Owners eligible
Purpose	<p>Purchase, Refinance or to use Equity in your property Land only and construction option available</p>
Ongoing Fees	There are no monthly or annual charges
Loan to value ratio (LVR)	<p>Up to 95% inclusive of capitalised mortgage insurance Up to 90% for refinance applications</p>
Term	10 to 30 years
Interest Rates	<p>You can structure your loan based on your individual needs. This allows you to choose either variable, fixed rate or a combination of both at no charge. Fixed rates 1 to 5 years.</p>
Loan amount	\$25,000 to \$1,000,000. Loans above this considered by application
Split/Multiple Accounts	You can split your loan. This offers flexibility and allows you to track components of your loan separately
Repayment Frequency	Choice of weekly, fortnightly or monthly repayments
Additional Repayments	<p>You can make additional payments to your loan via direct credits or additional salary credits at no charge. There is no limit on additional repayments on a variable rate and you can make additional repayments up to \$20,000 of the principle amount borrowed during a fixed term</p>
Repayment Options	<p>Salary Crediting - You can have all or part of your salary directly deposited into your loan account Direct Debit - You can have your repayments drawn from a nominated bank account. Direct funds transfer</p>