

# Product Fact Sheet

## SAPPHIRE Plus



<b>Key Features</b>	<ul style="list-style-type: none"> <li>• No ongoing monthly or annual fees</li> <li>• No application fee</li> <li>• Unlimited free redraw. No minimum amount</li> <li>• FHOG available at settlement</li> <li>• Interest only option at no charge for investment loans</li> <li>• Direct funds transfer + internet access + salary crediting</li> <li>• Land only and construction at same interest rate</li> <li>• Split loan at no charge</li> <li>• Interest calculated on daily balance</li> <li>• Same interest rate for owner occupied or investment</li> </ul>
<b>Borrower Type</b>	<ul style="list-style-type: none"> <li>• Owner occupied or investment. First Home Owners eligible</li> </ul>
<b>Purpose</b>	<ul style="list-style-type: none"> <li>• Purchase, Refinance or to use Equity in your property</li> <li>• Land only and construction option available</li> </ul>
<b>Ongoing Fees</b>	<ul style="list-style-type: none"> <li>• There are no monthly or annual charges</li> </ul>
<b>Loan to value ratio (LVR)</b>	<ul style="list-style-type: none"> <li>• Up to 100% inclusive of capitalised mortgage insurance</li> <li>• Up to 90% for refinance applications</li> </ul>
<b>Term</b>	<ul style="list-style-type: none"> <li>• 10 to 30 years</li> </ul>
<b>Interest Rates</b>	<ul style="list-style-type: none"> <li>• You can structure your loan based on your individual needs.</li> <li>• This allows you to choose either variable, fixed rate or a combination of both at no charge.</li> <li>• Fixed rates 1 to 5 years. Lock in option available</li> </ul>
<b>Loan amount</b>	<ul style="list-style-type: none"> <li>• \$50,000 to \$1,000,000. Loans above this considered by application</li> </ul>
<b>Split/Multiple Accounts</b>	<ul style="list-style-type: none"> <li>• You can split your loan at no cost. This offers flexibility and allows you to track components of your loan separately</li> </ul>
<b>Repayment Frequency</b>	<ul style="list-style-type: none"> <li>• Choice of weekly, fortnightly or monthly repayments</li> </ul>
<b>Additional Repayments</b>	<ul style="list-style-type: none"> <li>• You can make additional payments to your loan via direct credits or additional salary credits at no charge.</li> <li>• There is no limit on additional repayments on a variable rate and you can make additional repayments up to 20% of the principle amount borrowed during a fixed term</li> </ul>
<b>Repayment Options</b>	<ul style="list-style-type: none"> <li>• Salary Crediting - You can have all or part of your salary directly deposited into your loan account</li> <li>• Direct Debit - You can have your repayments drawn from a nominated bank account.</li> <li>• Direct funds transfer</li> </ul>