

Product Fact Sheet

SAPPHIRE Plus



<p>Key Features <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • No ongoing monthly or annual fees • No application fee • Unlimited free redraw. No minimum amount • FHOG available at settlement • Direct funds transfer • Land only and construction at same interest rate • Split loan at no charge • Interest rates calculated on daily rests • Same interest rate for owner occupied or investment
<p>Borrower Type <input type="checkbox"/></p>	<ul style="list-style-type: none"> • Owner occupied or investment. First Home Owners eligible
<p>Purpose <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • Purchase, Refinance or to use Equity in your property • Land only and construction option available
<p>Ongoing Fees <input type="checkbox"/></p>	<ul style="list-style-type: none"> • There are no monthly or annual charges
<p>Loan to value ratio (LVR) <input type="checkbox"/></p>	<ul style="list-style-type: none"> • Up to 95% inclusive of capitalised mortgage insurance • Up to 90% for refinance applications
<p>Term <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • 10 to 30 years
<p>Interest Rates <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • 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. Lock in option available
<p>Loan amount <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • \$50,000 to \$1,000,000. Loans above this considered by application
<p>Split/Multiple Accounts <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • You can split your loan at no cost. This offers flexibility and allows you to track components of your loan separately
<p>Repayment Frequency <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • Choice of weekly, fortnightly or monthly repayments <input type="checkbox"/> <input type="checkbox"/>
<p>Additional Repayments <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • 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% of the principle amount borrowed during a fixed term
<p>Repayment Options <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	<ul style="list-style-type: none"> • 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