

Product Fact Sheet

SAPPHIRE Rural



Key Features	<ul style="list-style-type: none"> • Competitive interest rate • Unlimited free redraw. No minimum amount • FHOG available at settlement • Direct funds transfer • Split option available at no charge • Interest rates calculated on daily balance • Unlimited additional payments on variable rate loans • Low monthly fees • Choice of weekly, fortnightly or monthly repayments
Borrower Type	<ul style="list-style-type: none"> • Owner occupied or investment. First Home Owners eligible
Purpose	<ul style="list-style-type: none"> • Purchase, Refinance or to use Equity in your property • Land only and construction option available
Ongoing Fees	<ul style="list-style-type: none"> • \$8 per month
Loan to value ratio (LVR)	<ul style="list-style-type: none"> • Up to 80% for owner occupier and investment. Higher LVR subject to individual approval.
Term	<ul style="list-style-type: none"> • 10 to 30 years
Interest Rates	<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 • Fixed rates 1 to 5 years. Lock in option available
Loan amount	<ul style="list-style-type: none"> • \$50,000 to \$1m
Split/Multiple Accounts	<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
Repayment Frequency	<ul style="list-style-type: none"> • Choice of weekly, fortnightly or monthly repayments
Additional Repayments	<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
Repayment Options	<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
Application Fee	<ul style="list-style-type: none"> • \$250. Refunded if loan declined