

## Product Fact Sheet

### SAPPHIRE Rural

<b>Key Features</b>	<p>Competitive interest rate          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 charges on a daily basis          Same interest rate for owner occupied or investment          Available for existing customers of NMMC</p>
<b>Borrower Type</b>	Owner occupied or investment. First Home Owners eligible
<b>Purpose</b>	<p>Purchase, Refinance or to use Equity in your property          Land only and construction option available</p>
<b>Ongoing Fees</b>	\$10 monthly fee
<b>Loan to value ratio (LVR)</b>	<p>Up to 95% inclusive of capitalised mortgage insurance          Up to 90% for refinance applications</p>
<b>Term</b>	10 to 30 years
<b>Interest Rates</b>	<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. Lock in option available</p>
<b>Loan amount</b>	\$50,000 to \$1,000,000. Loans above this considered by application
<b>Split/Multiple Accounts</b>	You can split your loan at no cost. This offers flexibility and allows you to track components of your loan separately
<b>Repayment Frequency</b>	Choice of weekly, fortnightly or monthly repayments
<b>Additional Repayments</b>	<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% of the principle amount borrowed during a fixed term</p>
<b>Repayment Options</b>	<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>