



Better Mortgage Management

Credit Access Product Facility Features

| Options | Credit Access/NoFin Credit Access | Deluxe Option | Gold Line of Credit |
|---|-----------------------------------|---------------|---------------------|
| Additional repayments | ✓ | ✓ | ✓ |
| Split Facility | ✓ | ✓ | ✓ |
| Interest capitalisation | x | x | ✓ |
| Ability to switch | ✓ | ✓ | ✓ |
| Redraw (excl. fixed rate) | ✓ | ✓ | ✓ |
| Bpay Credit | ✓ | ✓ | ✓ |
| Internet Access | ✓ | ✓ | ✓ |
| Direct Salary Credits | ✓ | ✓ | ✓ |
| Direct Credit (other income) | ✓ | ✓ | ✓ |
| Optional Direct Debit | ✓ | ✓ | ✓ |
| Cheque book | x | ✓ | ✓ |
| Direct card (ATM and Eftpos) | ✓ | ✓ | ✓ |
| Early Repayment Fee | ✓ | ✓ | ✓ |
| Requirement to draw loan in full (excl. fixed rate) | ✓ | x | x |
| Vacant land term loans available | ✓ | x | x |
| Construction available (excl. fixed rate) | ✓ | x | x |
| Ongoing monthly account keeping fee | x | x | x |
| Rate Loading | Base | +0.05% | +0.15% |
| Unlimited free standard transactions per month | ✓ | ✓ | ✓ |
| No. of free non-standard transactions per month | 6 | 15 | Unlimited |