

## Fixed Rate Home Loan



Gateway Bank Ltd  
ABN 47 087 650 093

AFSL/Australian Credit Licence Number 238293

v11 Details are current as at 01 March 2018

[www.gatewaybank.com.au](http://www.gatewaybank.com.au)

Product description	Concerned interest rates will rise? A Gateway Fixed Rate Home Loan provides comfort in knowing exactly what your repayments will be for one to three years. The fixed interest rates for the different terms are very competitive and assist you in being able to manage your budget with certainty. You can lock in a fixed rate for 90 days while you're looking for a home or an investment property. You may also prefer to split your loan with a variable rate to enjoy the best of both worlds.
Loan amount	Minimum \$50,000 Maximum \$2,000,000
Maximum LVR (including LMI)	<ul style="list-style-type: none"> <li>✓ Up to 95% of security property value for owner-occupier purchases or 90% for home loan refinances. Up to 90% for applications with investment as the loan purpose or security.</li> <li>✓ LMI required if borrowing more than 80% of the security property value.</li> </ul>
Flexible loan terms	<ul style="list-style-type: none"> <li>✓ Fixed rate periods for 1, 2, 3 or 5 years</li> <li>✓ Maximum overall term of 30 years</li> </ul>
Rate Lock available	✓ Secure a competitive fixed rate for up to 90 days (fees apply)
Access options	✓ Convenient 24/7 access to your Everyday Savings Account with a free Visa Debit Card*
Repayment options	<ul style="list-style-type: none"> <li>✓ Principal &amp; Interest or Interest Only (up to 3 years)</li> <li>✓ Weekly, Fortnightly or Monthly (monthly for Interest Only)</li> <li>✓ Pay your loan off faster and save on interest costs with unlimited additional repayments</li> </ul>
No hidden fees	<ul style="list-style-type: none"> <li>✓ No annual fee or ongoing administration fee</li> <li>✓ Establishment fee and Legal fee payable on settlement</li> <li>✓ Loan variation fees may apply when changing the structure of an existing Gateway loan</li> <li>✓ Discharge fee payable when discharging your mortgage with Gateway</li> <li>✓ If the loan is paid out within the fixed term or if Gateway incurs a loss, an Early Repayment Adjustment (ERA) may apply</li> <li>✓ For other fees, view our Loan Accounts Fees and Charges</li> </ul>

To learn more about Gateway Home Loans call **1300 302 474** or email [loans@gatewaybank.com.au](mailto:loans@gatewaybank.com.au)

Visit [www.gatewaybank.com.au/home-loan-interest-rates](http://www.gatewaybank.com.au/home-loan-interest-rates) to view current interest rates

Important information: Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are available on application. Other fees and charges may apply. You should consider if a Visa Debit Card or an Everyday Savings account is right for you.

\*Gateway Members can now access an even wider network of ATMs in Australia, fee-free. ATM fees apply if overseas ATMs are accessed.