

Variable Rate Home Loan



v11 Details are current as at 01 March 2018

www.gatewaybank.com.au

 Gateway Bank Ltd
 ABN 47 087 650 093
 AFSL/Australian Credit Licence Number 238293

Product description	Looking for a home loan with a competitive rate that won't limit your options? Whether you're planning on purchasing a home or refinancing an existing loan, this home loan offers flexibility and choice to suit you. You can also split your loan to combine the assurance of a Fixed Rate with the flexibility of a Variable Rate. We have redraw and offset facilities to help you save on interest costs, keeping more money in your wallet.
Loan amount	Minimum \$20,000 Maximum \$2,000,000
Maximum LVR (including LMI)	<ul style="list-style-type: none"> ✓ 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. ✓ LMI required if borrowing more than 80% of the security property value.
Flexible loan term	<ul style="list-style-type: none"> ✓ No minimum term ✓ Up to 30 years
Redraw facility	<ul style="list-style-type: none"> ✓ Have the flexibility of making additional repayments to reduce your interest costs and then access these funds when needed through our Redraw Facility ✓ Easily withdraw additional funds via Online Banking to save you time
100% Loan Offset Account	<ul style="list-style-type: none"> ✓ Save on interest costs to keep more money in your pocket ✓ Easily access funds via Online Banking to save you time
Access options	<ul style="list-style-type: none"> ✓ Convenient 24/7 access to your Everyday Savings or 100% Loan Offset Account with a free Visa Debit Card*
Repayment options	<ul style="list-style-type: none"> ✓ Principal & Interest or Interest Only (up to 5 years) ✓ Weekly, Fortnightly or Monthly (Monthly for Interest Only) ✓ Pay your loan off faster and save on interest costs with unlimited additional repayments
No hidden fees	<ul style="list-style-type: none"> ✓ No annual fee or ongoing administration fee ✓ Establishment fee and Legal fee payable on settlement ✓ Loan variation fees may apply when changing the structure of an existing Gateway loan ✓ Discharge fee payable when discharging your mortgage with Gateway ✓ For other fees, view our Loan Accounts Fees and Charges

To learn more about Gateway Home Loans call **1300 302 474** or email loans@gatewaybank.com.au

Visit 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, Online Banking, 100% Loan Offset account 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.