

Premium Package



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

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| Product description | | If you are looking for a great price on your home loan package, and have enough equity in your home, a Gateway Premium Package could be what you're looking for. Plus you get bonus term deposit rates and discounts on CGU General Insurance premiums. You have the ability to select a low variable rate, low fixed rate or a combination of the two, it's your decision. Enjoy the flexibility and the extra money you can save with this package. |
| Loan amount | | Minimum \$150,000 |
| Loan Rate | ✓ | Have the ability to choose between a low variable interest rate, or 1, 2, 3 or 5 year fixed rates or a combination of fixed and variable rates |
| Maximum LVR (including LMI) | ✓ | 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 | ✓ | Up to 30 years |
| Rate lock available | ✓ | Secure a competitive fixed rate for up to 90 days (fees apply)(applies to fixed rate loan only) |
| Redraw facility | ✓ | Available on Variable Rate only |
| | ✓ | Have the flexibility to make unlimited additional repayments to reduce the interest on your variable rate loan |
| | ✓ | Easily withdraw additional repayments on your variable rate loan via Online Banking to save you time |
| 100% Loan Offset Account | ✓ | Available on Variable Rate only |
| | ✓ | Save on interest costs and keep more money in your pocket |
| | ✓ | Easily access funds via Online Banking to save you time |
| Package extras | ✓ | Earn an extra 0.10%p.a. on your Term Deposit accounts so your investments work harder for you |
| | ✓ | Enjoy a 10% discount off CGU General Insurance premiums |
| Access options | ✓ | Convenient 24/7 access to your Everyday Savings or 100% Loan Offset Account (linked to Variable Rate only) with a free Visa Debit Card* |
| Repayment options | ✓ | Principal & Interest or Interest Only (up to 5 years - variable or fixed) |
| | ✓ | Weekly, Fortnightly or Monthly (Monthly for Interest Only) |
| | ✓ | Unlimited additional repayments without penalty |
| No hidden fees | ✓ | Annual Package fee \$299 payable on settlement and annually thereafter |
| | ✓ | Free loan variation [^] |
| | ✓ | Discharge fee payable when discharging your mortgage with Gateway |

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. 100% Loan Offset Account and Redraw Facility are only available when the loan has a variable rate. Insurance is issued by CGU Insurance Limited ABN 27004 478 371 AFSL 238291. You should consider if a Visa Debit Card, Term Deposit Account, CGU Insurance, Online Banking, 100% Loan Offset Account or an Everyday Savings