



	Australian Home Loan L11	Wide Bay Home Loan L1	Wide Bay Home Loan L1, L2	Wide Bay Home Loan L1, L2	Wide Bay Home Loan L1, L2	Wide Bay Home Loan L1, L2	Flexi-Loan L5	Margin Loan L10	Freedom Line L15
	12 Month DiscountStandard Variable	0.40% Disc Option	Standard Variable	Fixed 1 Year	Fixed 2 Years	Fixed 3 Years	Line of Credit	Line of Credit	Line of Credit
Features									
Application Fee	\$575	\$395	\$395	\$395	\$395	\$395	\$750	\$135 Company and Trustees	\$395
Additional Package Benefits	X	X	X	X	X	X	x	x	X
Monthly A/c Management Fee	\$12.00	X	X	\$ 10.00	\$ 10.00	\$ 10.00	√	x	\$10.00
Maximum Loan Amount	95% Valuation + Capitalised LMI	95% Valuation + Capitalised LMI	95% Valuation + Capitalised LMI	95% Valuation + Capitalised LMI	95% Valuation + Capitalised LMI	95% Valuation + Capitalised LMI	80% Valuation + Capitalised LMI	75%	90% Valuation + Capitalised LMI
Interest Rates									
Commencement Rate	7.49%	7.95%	8.35%	7.79%	7.95%	7.99%	8.50%	9.20%	8.65%
Discount Amount	0.86%	0.40%	X	X	X	X	X	X	X
Revert Rate	8.35%	8.35%	N/A	8.35%	8.35%	8.35%	N/A	N/A	N/A
Fixed Rate Type	X	X	X	√	√	√	X	√	X
Maximum Discount Term	1 Year	1 Year	X	X	X	X	X	X	X
Maximum Loan Term	30 years	30 years	30 years	30 years	30 years	30 years	30 YEARS	5 Years	30 years
Payment Type									
Principal & Interest	√	√	√	√	√	√	X	√	X
Interest Only	√	√	√	√	√	√	√	√	√
Maximum Interest Only Term	5 years	5 years	5 years	5 years	5 years	5 years	X	Term	Term
Pre Payment of Interest Option	X	X	X	√	X	X	√	√	X
Rate Switch from Variable	X	X	N/A	√	√	√	Term	x	X
Redraw Allowed	√	√	√	√	√	√	X	x	√
Additional Payments	√	√	√	√	√	√	X	√	√
Weekly, Fortnightly or Monthly	√	√	√	√	√	√	√	√	√
Payment "Holiday"	√	√	√	√	√	√	√	√	X
Periodical Payments	√	√	√	√	√	√	√	√	√
Mortgage Muncher (100% Offset Facility)	√	√	√	√	√	√	X	√	X
Phone Banking	√	√	√	√	√	√	√	√	√
Internet Banking	√	√	√	√	√	√	X	√	√
giroPost/Bank@Post	√	√	√	√	√	√	X	√	√