

PRODUCT FACT SHEET

Classic Home Loan

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Interest Type : Variable.

Interest Rate : Refer to the Lending Rate schedule.

Loan Purpose :

- Owner occupied, Investment properties, Vacant Land or Off-the-plan.
- Purchase, Refinance or Construction (including House & Land Packages).
- Home Renovation.
- Any worthwhile personal purpose will be considered.

Borrowers : Eligible individual or joint borrowers. (Refer to QBANK eligibility criteria).

Minimum Loan Amount : \$50,000.

Top-up Loan Available : Yes, minimum top-up of \$10,000.

Maximum Loan Term : 30 years.

Interest Only Available : Yes (Maximum 5 years) for investment purposes only up to 90% LVR.

Loan to Valuation Ratio (LVR) :

- Maximum LVR of 95% Inclusive of Lenders Mortgage Insurance (LMI).
- Up to 80% no Lenders Mortgage Insurance (LMI).
- Maximum LVR of 95% + Lenders Mortgage Insurance (LMI). ^

Security : Registered first mortgage over residential owner occupied or investment property.

Construction Loans Available : Yes.

Split Loans Available : Yes. Combine the certainty of a fixed rate with the flexibility of a variable rate. Maximum of four fixed or variable loans.

Loan Portable : Yes.

Repayment Frequency : Principal & Interest - Weekly, fortnightly or monthly. Interest Only – Monthly.

Additional Repayments : Yes. Permissible at any time.

Repayment Redraw : Yes (electronic redraws are free via QBANK Internet Banking). No minimum redraw amount applies.

100% Offset Account : No.

Loan Access : Branch, Internet, Mobile and Telephone.

Statement Frequency : Quarterly.

Fees and Charges : Refer to the current Lending Fees and Charges.

Repayment Options : Direct credit, direct debit, payroll credit and internal transfers.

^ Disclaimer : All applications are subject to QBANK credit approval and, if applicable, Lenders Mortgage Insurance (LMI) approval. Conditions apply. This is only available on Owner Occupied Loans for First Home Buyers employed by Queensland Police Service (QPS), Queensland Fire and Emergency Services (QFES), Queensland Ambulance Service (QAS), Queensland Corrective Services (QCS), and Queensland Health.