

## 1 - 5 year Fixed Loan - Fixed Rate\*

You can fix your whole loan or part of it (making the other part variable). The rate can be fixed for 1-5 years, after which it reverts back to the Advantage Loan rate.#

### This loan may be suitable if:

- You are an investor wanting set repayment amounts for a specific period.
- You would like to protect part of your loan from rising rates by combining a fixed loan with another product.
- You believe that variable rates will go up.

### Rates & Fees

The Fixed rates shown below are correct at the time of producing this document but are subject to change. The rate you receive at the time of settlement may be different to the rate shown. As such, the fixed rates shown should be considered indicative only. If you would like to secure the advertised fixed rate at the time of application, please ask your consultant about our "rate lock" option

| Low fixed interest rate      | 1 year   | 2 years | 3 years | 4 years | 5 years |
|------------------------------|--|---------|---------|---------|---------|
| Comparison Rate              | 6.05%  | 6.05%   | 6.05%   | 6.55%   | 6.55%   |
| Application fees             | 6.32%  | 6.30%   | 6.27%   | 6.43%   | 6.45%   |
| Valuation fees               | \$0  |         |         |         |         |
| Settlement fees              | \$0  |         |         |         |         |
| Ongoing / Monthly fees       | \$0  |         |         |         |         |
| Redraw fees                  | N/A  |         |         |         |         |
| Legal fees                   | \$0  |         |         |         |         |
| Out of pocket legal expenses | \$0  |         |         |         |         |
| Deferred Establishment fees  | \$0  |         |         |         |         |
| Break costs                  | Break costs may apply if you choose to payout or finalise a fixed loan before the Fixed Rate term has expired. Break costs are not instantly ascertainable, and will be greatly affected by market conditions. |         |         |         |         |

### Features

|                                 |   |
|---------------------------------|---|
| Additional repayments           | Yes, up to 10K p.a (not available for redraw during fixed period) |
| Splits                          | Up to 4 - min \$25k each  |
| Repayment method                | Direct debit  |
| Internet / Phone banking / BPAY | Yes   |
| Portable                        | Yes   |

### Conditions

|                     |   |
|---------------------|---|
| Minimum loan        | \$100k  |
| Maximum loan        | \$2M (more with special approval)                         |
| LMI                 | Required where LVR exceeds 80%                            |
| Max LVR             | 95% purchase / 90% refinance (can capitalise LMI on both) |
| Loan term           | 10 to 30 years  |
| Interest only       | Yes - up to 5 years on monthly payments only              |
| Repayment frequency | Fortnightly or monthly                                    |

\*Note: This brochure does not show all features, fees, charges, terms and conditions associated with this product. It is intended to provide an overview of some of the main benefits only and details are subject to change at any time.

Fees shown are for standard applications when establishing a new loan .Please visit our website at [http://www.myrate.com.au/loan\\_products/fees](http://www.myrate.com.au/loan_products/fees) for additional information. Rates shown are valid for new customers only.

Funding is provided by ING Bank (Australia) Limited.

# At the time of converting, your interest rate will be same as the current interest rate for customers that obtained an Advantage Loan at the time you first obtained your MyRate loan.

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