



**Australian  
Military Bank**



# Home & Investment Loans

Effective January 2020

## Home Loans

**We work hard to offer straightforward, flexible and great-value home and investment loans to suit your lifestyle.**

## First Home Loan Deposit Scheme

**The Scheme is an Australian Government initiative to help first home buyers get into their first home sooner with a deposit as little as 5% without having to pay lender's mortgage insurance.**

## Owner Occupied

### Value Home Loan

With great features and a discounted interest rate, the clear-cut Value Home Loan gives you everything you need in a home loan.

- 1.** A competitive interest rate.
- 2.** Discounts may apply. Ask us for more information.
- 3.** 100% offset facility.

### Variable Offset Home Loan

Our popular Variable Offset Home Loan gives you the flexibility of a variable interest rate and the benefits of a 100% offset facility to reduce your overall repayments.

- 1.** 100% offset facility.
- 2.** No monthly or annual fees.
- 3.** Flexible repayment frequencies - pay weekly, fortnightly or monthly.

### Fixed Rate Home Loans

Our Fixed Rate Home Loans give you the best of both worlds - peace of mind with the certainty of fixed rates, without being locked in for a long period of time.

- 1.** Discounts may apply. Ask us for more information.
- 2.** 1, 2, 3 or 5 year fixed terms.
- 3.** Split option (with other standard variable rate home loans).

### RateSaver Home Loan

The RateSaver Home Loan is our simple vanilla loan with a low rate, unlimited additional repayments as well as the ability to redraw.

- 1.** A competitive interest rate.
- 2.** Optional redraw facility.
- 3.** Minimum loan size \$150,000.

# Owner Occupied

Product Features	Value Home Loan	Variable Offset Home Loan	Fixed Rate Home Loans	RateSaver Home Loan
Minimum Loan	\$250,000	\$50,000	\$150,000	\$150,000
Maximum Loan Term	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years
Maximum Loan to Value Ratio	Up to 95% <sup>2</sup>	Up to 95% <sup>2</sup>	Up to 95% <sup>2</sup>	Up to 95% <sup>2</sup>
100% Offset	✓	✓	—	—
Split Option	✓	✓	✓	✓
Loan Redraw (\$500 min.)	✓	✓	—	✓
Monthly/Annual Fee	—	—	—	—
Additional Repayments	✓	✓	—	✓
Early Repayment Fee	—	—	✓	—
First Home Buyers Deposit Scheme	✓	✓	✓	✓



# Australian Military Bank

Construction Loan	Home Equity Overdraft
\$50,000	\$50,000
Up to 3 years (or on completion of construction)	—
Up to 95% <sup>2</sup>	Up to 80% <sup>2</sup>
—	—
✓	✓
—	✓
—	\$5
✓	✓
—	—
✓	—

## Construction Loan

Our Construction Loan is perfect for those wanting to build or renovate their home.

1. Progressive draw down payments throughout construction.
2. Interest only repayments during construction.
3. Minimum loan size \$50,000.

## Home Equity Overdraft

The Home Equity Overdraft is designed to give you the flexibility to access the equity in your home, and lets you manage your repayments to suit your monthly expenses.

1. Minimum loan amount of \$50,000.
2. Unlimited redraw facility available.
3. The option to make additional repayments.



## Our mobile bankers come to you

With our team of specialist Mobile Bankers across the country, applying for a home loan doesn't have to be a hassle.

Whether it's at the base mess or in the privacy of your own living room, our team of specialist Mobile Bankers can guide you through the home loan process step-by-step.

To make an appointment go to [australianmilitarybank.com.au](http://australianmilitarybank.com.au)



## Investor Loans

### Investment Home Loan

Our Investment Home Loan has a number of features and great flexibility. It's designed specifically for investment lending so you can build your investment property portfolio.

1. Variable interest rate.
2. Split option (with other Australian Military Bank home loans).
3. Minimum loan amount of \$30,000.

### DHA Investment Loan

The Defence Housing Australia (DHA) Investment Loan is specifically for investors wanting to build their property portfolio with Defence Housing Australia. DHA properties offer guaranteed rental income, long term leases, quality properties and no tenanting obligations.

1. 100% offset account available.
2. Principal and interest or interest only repayments.
3. Minimum loan amount of \$150,000.

### Fixed Rate Investment Home Loans

Our Fixed Rate Home Loans give you the best of both worlds - peace of mind with the certainty of fixed rates, without being locked in for a long period of time.

At the end of your fixed term, you can choose to fix your loan again, switch to one of our variable rate home loans, or talk to us about our other home loan products.

1. 2 or 3 year fixed terms.
2. Split option (with other standard variable rate home loans).
3. Minimum loan amount of \$150,000.

### Investment RateSaver Home Loan

The Investment RateSaver Home Loan is our simple vanilla loan with a low rate, unlimited additional repayments as well as the ability to redraw.

1. A competitive interest rate.
2. Optional redraw facility.
3. Minimum loan amount of \$150,000.

# Investment

Product Features	Investment Home Loan	DHA Investment Loan	2 Year & 3 Year Fixed Rate Loan	Investment RateSaver Home Loan
Minimum Loan	\$30,000	\$150,000	\$150,000	\$150,000
Maximum Loan Term	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years
Maximum Loan to Value Ratio <sup>2</sup>	Limits and criteria apply	Limits and criteria apply	Limits and criteria apply	Limits and criteria apply
100% Offset	—	—	—	—
Split Option	✓	✓	✓	✓
Loan Redraw (\$500 min.)	✓	✓	—	✓
Monthly Fee	\$8	\$8	\$8	\$0
Additional	✓	✓	—	—
Early Repayment Fee	—	—	✓	✓
First Home Buyers Deposit Scheme	—	—	—	—



## Protecting your most important asset

### Home and Contents Insurance<sup>1</sup>

Your home and everything you value ought to have proper protection. If the worst should ever happen, it's nice to know that your home and possessions can be protected. From kitchen appliances to furniture and the house itself, it all adds up.

Ask our friendly consultants for a quote on your insurance, or visit [australianmilitarybank.com.au](http://australianmilitarybank.com.au).

To request a quote or to apply for a policy, call us on 1300 13 23 28, or ask in branch.

<sup>1</sup>Waiting periods, exclusions and benefit limits may apply. Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU). In arranging for this insurance, Australian Military Bank acts under its own AFSL and under an agreement with CGU. We will receive a commission from CGU for arranging this insurance, details of which can be found in our Financial Services Guide available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au).



## Relationship Reward

With our Relationship Reward program, the more you save and borrow, the less you pay in fees. That means your home or investment loan can help to offset the amount you pay in fees<sup>3</sup>



## Do your calculations

Want to work out your borrowing power, repayments or stamp duty? We have a range of calculators at [australianmilitarybank.com.au](http://australianmilitarybank.com.au) to help you prepare and manage your home loan finances.

Check out our handy range of interactive tools and see how they can help you.



## Use our online guide

Purchasing a house can sometimes be a stressful experience. We've put together a few quick tips to help you get started. Head to the 'I want to' section at [australianmilitarybank.com.au](http://australianmilitarybank.com.au) and read through our helpful step-by-step guide for purchasing property.

# 4 EASY WAYS TO APPLY

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1. Make an appointment with a Mobile Banker
2. Visit your local branch
3. Apply online at [australianmilitarybank.com.au](http://australianmilitarybank.com.au)
4. Call us on 1300 13 23 28

## Contact Us

1300 13 23 28

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Australia wide branch network

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Terms, conditions, fees, charges and lending criteria apply and are available at the time of application. 1. Waiting periods, exclusions and benefit limits may apply. Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU). In arranging for this insurance, Australian Military Bank acts under its own AFSL and under an agreement with CGU. We will receive a commission from CGU for arranging this insurance, details of which can be found in our Financial Services Guide available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). 2. This amount is inclusive of Lenders Mortgage Insurance (LMI). LMI is required when borrowing more than 80% of the acceptable security value. Limits and criteria apply. Please contact us for further information. 3. Based on total average monthly balance and applies to ATM, EFTPOS, Direct Debit and BPAY® transactions. Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian Credit Licence number 237 988.