

# Bankwest Home Loan Range



	Super Start Home Loan	Rate Cutter Home Loan	Premium Home Loan	Lite Home Loan
<b>Perfect For</b>	<ul style="list-style-type: none"> <li>• Purchase, refinance or construction of an owner occupier</li> <li>• Investment residential property</li> </ul>	<ul style="list-style-type: none"> <li>• Owner occupied property</li> <li>• Investment property</li> </ul>	<ul style="list-style-type: none"> <li>• Owner occupied property</li> <li>• Investment property</li> </ul>	<ul style="list-style-type: none"> <li>• Owner occupied property</li> <li>• Investment property</li> </ul>
<b>Description</b>	A home loan with a guaranteed 0.80% p.a. discount off our standard variable rate for the first 3 years of your loan. New Borrowings only	A home loan with a discount increasing to 0.8% p.a. off the standard variable rate from year 5 onwards	A home loan with an ongoing discount of 0.60% p.a. for the life of the loan	A low variable rate home loan
<b>Interest Rate</b>	6.90% p.a.	7.30% p.a.	7.10% p.a.	7.58% p.a.
<b>Comparison Rate</b>	7.52% p.a.	7.07% p.a.	7.11% p.a.	7.59% p.a.
<b>Fixed or Variable</b>	Variable	Variable	Variable	Variable
<b>Application Fee</b>	\$595	\$595	\$700	\$500 <sup>†</sup>
<b>Ongoing Fees</b>	No ongoing maintenance fees	No ongoing maintenance fees	No ongoing maintenance fees	No ongoing maintenance fees
<b>Exit Fees</b>	No exit fees	No exit fees	No exit fees	No exit fees
<b>Surplus Redraw</b>	<ul style="list-style-type: none"> <li>• Minimum \$1000 per transaction (\$50 fee applies)</li> <li>• Online redraws are free and have no minimum limit</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum \$1000 per transaction (\$50 fee applies)</li> <li>• Online redraws are free and have no minimum limit</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum \$1000 per transaction (\$50 fee applies)</li> <li>• Online redraws are free and have no minimum limit</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum \$1000 per transaction (\$50 fee applies)</li> <li>• Online redraws are free and have no minimum limit</li> </ul>
<b>Offset Facility</b>	100% - Available on optional Zero Transaction Account (\$15 monthly offset fee applies)	100% - Available on optional Zero Transaction Account (\$15 monthly offset fee applies)	100% - Available on optional Lite Direct Transaction Account (\$3.99 monthly fee applies)	N/A
<b>Minimum Loan Amount</b>	\$20,000	\$20,000	Minimum \$20,000	\$20,000
<b>Maximum Loan Amount</b>	None	None	None	None
<b>Maximum Loan to Value Ratio</b>	<ul style="list-style-type: none"> <li>• 95% for new customers*</li> <li>• 95% for existing customers*</li> </ul>	<ul style="list-style-type: none"> <li>• 95% for new customers*</li> <li>• 95% for existing customers*</li> </ul>	<ul style="list-style-type: none"> <li>• 95% for new customers*</li> <li>• 95% for existing customers*</li> </ul>	<ul style="list-style-type: none"> <li>• 95% for new customers*</li> <li>• 95% for existing customers*</li> </ul>
<b>Loan Term</b>	No minimum loan term, maximum term 30 years	No minimum loan term, maximum term 30 years	No minimum loan term, maximum term 30 years	No minimum loan term, maximum term 30 years.
<b>Interest Only Payment</b>	For construction loans, a maximum term of 12 months. For owner occupied and investment loans, up to 5 years.	<ul style="list-style-type: none"> <li>• Construction purposes up to a maximum term of 12 months</li> <li>• Investment loans and owner occupied loans for up to 5 years.</li> </ul>	<ul style="list-style-type: none"> <li>• Construction purposes up to a maximum term of 12 months</li> <li>• Investment loans and owner occupied loans for up to 5 years.</li> </ul>	<ul style="list-style-type: none"> <li>• Construction purposes up to a maximum term of 12 months</li> <li>• Investment loans and owner occupied loans for up to 5 years.</li> </ul>
<b>Repayment Frequency</b>	Weekly, fortnightly or monthly	Weekly or fortnightly or monthly	Weekly or fortnightly or monthly	Weekly or fortnightly or monthly Monthly repayments for interest-only loans
<b>Extra Repayments</b>	✓	✓	✓	✓
	<a href="#">Find out more</a>	<a href="#">Find out more</a>	<a href="#">Find out more</a>	<a href="#">Find out more</a>

Repayment Frequency: weekly, fortnightly & monthly available with principle & interest and interest only options available. Conditions apply. Please enquire with Bankwest for product specifications  
(IR) = Interest Rate  
(CR) = Comparison Rate

<sup>†</sup> Refunded on the third anniversary from disbursement if loan remains open - refund is credited to the loan on the 37th repayment  
\* Conditions apply

<sup>‡</sup> The fixed rate can be capped by payment of a Fixed Rate Cap Fee. The Fixed Rate Cap Fee may vary for special interest rate offers.

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	Life Plus Home Loan Package	Easy Doc Home Loan	Fixed Rate Home Loan	Bankwest Mortgage Shredder Home Loan	Bankwest Seniors Equity Release	Bankwest Equity Access
<b>Perfect For</b>	<ul style="list-style-type: none"> <li>Purchase, refinance or construction of owner occupied property</li> <li>Investment Property</li> </ul>	<ul style="list-style-type: none"> <li>Purchase or construction of owner occupied property</li> <li>Investment property</li> </ul>	<ul style="list-style-type: none"> <li>Owner occupied property</li> <li>Investment property</li> </ul>	<ul style="list-style-type: none"> <li>Purchase, refinance or construction of owner occupied property</li> <li>Investment property</li> </ul>	<ul style="list-style-type: none"> <li>Taking a trip, purchasing a vehicle, home renovations or funding the move to retirement accommodation</li> </ul>	<ul style="list-style-type: none"> <li>Owner occupier</li> <li>Investment housing loan</li> <li>Other personal investments</li> </ul>
<b>Description</b>	A low variable rate home loan with additional extras only available as part of the Plus Package	A variable rate home loan for self-employed borrowers where proof of income is not required	A fixed rate loan up to 5 years	A low variable rate home loan	A variable rate home loan designed for "asset rich, cash poor retirees"	An ongoing source of instant, low cost finance which is secured against the equity in your house
<b>Interest Rate</b>	\$250k - \$1Mil 7.48% p.a. \$1Mil+ 7.43% p.a.	8.12%p.a.	1yr 7.29% p.a. 2yr 7.44% p.a. 3yr 7.44% p.a. 4yr 7.74% p.a. 5yr 7.74% p.a.	7.70% p.a.	8.55% p.a.	7.68% p.a.
<b>Comparison Rate</b>	\$250k - \$1Mil 7.48% p.a. \$1Mil+ 7.43% p.a.	7.95%p.a.	1yr 7.83% p.a. 2yr 7.82% p.a. 3yr 7.80% p.a. 4yr 7.89% p.a. 5yr 7.90% p.a.	7.91% p.a.	8.59% p.a.	N/A
<b>Fixed or Variable</b>	Variable	Variable	Fixed	Variable	Variable	Variable
<b>Application Fee</b>	N/A	\$700	\$700 <sup>†</sup>	\$700	\$700	\$0
<b>Ongoing Fees</b>	Annual Plus Package fee of \$360*	No ongoing maintenance fees	\$12 monthly	No ongoing maintenance fees	No ongoing maintenance fees	\$325 annual fee
<b>Exit Fees</b>	No exit fees	No exit fees	Early termination fee applies or if loan is repaid earlier than the end of agreed fixed period	No exit fees	No exit fees	No exit fees
<b>Surplus Redraw</b>	<ul style="list-style-type: none"> <li>Minimum \$1000 per transaction (\$50 fee applies)</li> <li>Online redraws are free and have no minimum limit</li> </ul>	<ul style="list-style-type: none"> <li>Minimum \$1000 per transaction (\$50 fee applies)</li> <li>Online redraws are free and have no minimum limit</li> </ul>	None	<ul style="list-style-type: none"> <li>Available through Home Loan Access.</li> <li>Minimum \$1000 per transaction (\$50 fee applies)</li> </ul>	<ul style="list-style-type: none"> <li>Available through Home Loan Access.</li> <li>Minimum \$1000 per transaction (\$50 fee applies)</li> </ul>	<ul style="list-style-type: none"> <li>Available through Home Loan Access.</li> <li>Minimum \$1000 per transaction (\$50 fee applies)</li> <li>Online redraws are free and have no minimum limit</li> </ul>
<b>Offset Facility</b>	100% - Available on Lite Direct Transaction Account as part of the Plus Package	100% - Available on optional Easy Doc Offset Account (\$15 monthly fee applies)	40% - Available on optional Bankwest Complete Account	100% - Available on optional Mortgage Shredder Offset Account (\$15 monthly fee applies)	N/A	N/A (100% offset achieved through nature of product)
<b>Minimum Loan Amount</b>	<ul style="list-style-type: none"> <li>Minimum package \$250,000 total aggregate borrowings</li> <li>Stand alone minimum \$20,000</li> </ul>	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
<b>Maximum Loan Amount</b>	None	<ul style="list-style-type: none"> <li>Maximum \$2.5 Mil (without Lender Mortgage Insurance)</li> <li>Maximum \$1 Mil (with Lender Mortgage Insurance)</li> </ul>	None	None	\$250,000	None
<b>Maximum Loan to Value Ratio</b>	<ul style="list-style-type: none"> <li>95% for new customers*</li> <li>95% for existing customers*</li> </ul>	<ul style="list-style-type: none"> <li>Up to 60% property value without Lender Mortgage Insurance*</li> <li>Up to 80% property value with Lender Mortgage Insurance*</li> </ul>	<ul style="list-style-type: none"> <li>95% for new customers*</li> <li>95% for existing customers*</li> </ul>	<ul style="list-style-type: none"> <li>95% for new customers*</li> <li>95% for existing customers*</li> </ul>	<ul style="list-style-type: none"> <li>25% for new customers**</li> <li>25% for existing customers*</li> </ul>	<ul style="list-style-type: none"> <li>95% for new customers*</li> <li>95% for existing customers*</li> </ul>
<b>Loan Term</b>	No minimum loan term, maximum term 30 years.	No minimum loan term, maximum term 30 years	No minimum loan term, maximum term 30 years	No minimum loan term, maximum term 30 years	Ongoing term	Ongoing term
<b>Interest Only Payment</b>	<ul style="list-style-type: none"> <li>Up to 10 years</li> </ul>	<ul style="list-style-type: none"> <li>Construction purposes up to a maximum term of 12 months</li> <li>Investment loans and owner occupied loans for up to 5 years.</li> </ul>	<ul style="list-style-type: none"> <li>Available for Owner occupied &amp; Investment purposes up to 5 years.</li> </ul>	Up to 5 Years	N/A	No repayments are required until loan fully drawn and then interest only required
<b>Repayment Frequency</b>	Weekly or fortnightly or monthly Monthly repayments for interest-only loans	Weekly or fortnightly or monthly	Weekly or fortnightly or monthly Monthly repayments for interest-only loans	Weekly or fortnightly or monthly	No repayments are required for the life of the loan	No repayments deadlines unless loan fully drawn and then monthly repayments interest-only
<b>Extra Repayments</b>	✓	✓	<ul style="list-style-type: none"> <li>Up to a maximum \$5000 p.a. above the minimum monthly installment amounts.</li> <li>Additional repayments over \$5000 p.a. may attract an Excess Repayment fee</li> </ul>	✓	✓	✓
	<a href="#">Find out more</a>	<a href="#">Find out more</a>	<a href="#">Find out more</a>	<a href="#">Find out more</a>	<a href="#">Find out more</a>	<a href="#">Find out more</a>

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\* Conditions apply

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