

Performance Plus – Premium Facility

Performance Plus is a premium facility designed to cater for the majority of your needs and requirements.

- No on-going fees or account keeping fees
- Free account access via internet and phone
- Combination with Equity Plus (Line of Credit) facility available
- Fixed Rate terms of 1, 2, 3, 4, 5 and 10 year terms available
- Construction Loan option available
- Vacant land term loan option available
- Weekly, Fortnightly or Monthly repayments
- Option for Interest only – up to 10 years
- Additional repayments available (variable rate only)
- No minimum redraw amount. Free account access for transfer of funds via internet and phone, with no amount limit (limited to redraw available)
- Access to funds through optional Debit Card
- Repayments through Direct Salary Credit or bank account Direct Debit
- Optional Direct Debit, Direct Credit and BPay (In) facilities available. Six 'Non-standard' transactions free per month*
- Loan portability available
- Facility can be split up to four times (minimum \$20,000 per split)
- Fixed rate for all or part of the loan (minimum \$30,000)

Equity Plus – Line of Credit Facility

A variable rate Line of Credit facility designed to provide you with maximum flexibility.

- Revolving Loan Facility – the capacity to draw down on funding up to an approved credit limit
- No on-going fees or account keeping fees
- Free account access via internet and phone
- Combination with Performance Plus facility available
- Unlimited free transactions with Debit Card access through any ATM network* and free cheque book facility
- Interest Only facility with interest capitalisation for loans less than \$500,000 and a Loan to Valuation Ratio (LVR) of up to 75%
- Repayments through Direct Salary Credit or bank account Direct Debit
- Optional Direct Debit, Direct Credit and BPay (In) facilities at no extra cost
- Loan portability available
- Facility can be split up to four times (minimum \$20,000 per split)

PLAN Lending Card

An optional Debit Card is available to access your redraw for Performance Plus loans and the Line of Credit with Equity Plus Loans. Equity Plus loans also include a free cheque facility.



* No ATM Operator Fee will apply for transactions performed at any rediATM or NAB ATMs. An ATM Operator Fee will be charged for transactions at any other ATM.

PRODUCT	Performance Plus FULL DOC	Performance Plus LOW DOC	Equity Plus FULL DOC	Equity Plus LOW DOC
Ongoing or monthly account keeping fee	X	X	X	X
Rate Variable/Fixed	Variable/Fixed	Variable/Fixed	Variable Only	Variable Only
Principal & Interest/Interest Only	Both	Both	Interest Only	Interest Only
Minimum Loan Amount	\$30,000	\$30,000	\$30,000	\$30,000
Maximum Loan Amount	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Maximum Loan to Valuation Ratio (LVR) (Varies with loan size)	Up to 90%	Up to 80%	Up to 90%	Up to 80%
Maximum Loan Term	30 years	30 years	30 years	30 years
LMI Approval Required	LVR above 80%*	LVR above 60%*	LVR above 80%*	LVR above 60%*
Lenders Mortgage Insurance (LMI) Payable by	Borrower above 80% LVR*	Borrower above 60% LVR*	Borrower above 80% LVR*	Borrower above 60% LVR*
Documentation Requirements	Fully Verified Loan, A&L Statement Required	No Financials Required, Borrower Dec Required, A&L Statement Required, BAS Statements	Fully Verified Loan, A&L Statement Required	No Financials Required, Borrower Dec Required, A&L Statement Required, BAS Statements
Regulated or Unregulated Investment/Owner Occupied	Both	Both	Both	Both
Construction Available	✓	✓	X	X
Vacant Land	✓	✓	X	X
Non Genuine Savings Option	X	X	X	X
PAYG/Self Employed	Both	Self Employed &/or PAYG as Co Borrower	Both	Self Employed &/or PAYG as Co Borrower
Individuals, Companies, Trusts	All	All	All	All
Credit Impaired	X	X	X	X
Max Interest Only Period (depending on LVR)	Up to 10 years (Variable); up to 10 years (Fixed)	Up to 10 years (Variable); up to 10 years (Fixed)	Up to 10 years	Up to 10 years
Interest Capitalisation	X	X	Yes (for LVR < 75% & loan amt <\$500k)	Yes (for LVR < 75% & loan amt <\$500k)
Repayment Frequency Weekly/Fortnightly/Monthly (W/F/M)	W/F/M	W/F/M	W/F/M	W/F/M
Repayment Method Salary Credit / Direct Debit	✓	✓	✓	✓
Debit Card	✓	✓	✓	✓
Cheque Book	X	X	✓	✓
Direct Credit	✓	✓	✓	✓
Functionality	Account Access via Internet and Phone, Bpay (In), Debit Card	Account Access via Internet and Phone, Bpay (In), Debit Card	Account Access via Internet and Phone, Bpay (In), Debit Card, Cheque Book	Account Access via Internet and Phone, Bpay (In), Debit Card, Cheque Book
100% Offset Account	X	X	X	X
Redraw Available	✓	✓	✓	✓
Splits Available	Up to 4 splits available	Up to 4 splits available	Up to 4 splits available	Up to 4 splits available
Portability (within same state)	✓	✓	✓	✓
Designated Early Repayment Fee (DERF)	1 notional repayment	1 notional repayment	2 notional repayment	2 notional repayment

* Subject to security location.